

# **EXHIBIT 8**

## **Plaintiff's Privilege Log, July 6, 2018<sup>1</sup>**

### ***Consumer Financial Protection Bureau v. Navient Corporation, et al.***

#### **Category 1**

Description: Confidential pre-decisional and deliberative communications and documents, or portions of documents, prepared by or shared among or with participants in Bureau inter-office groups relating to the development and setting of Bureau-wide policies; communications and documents contain or reflect discussions, evaluations, analyses, summaries, selections, or categorizations of actual and potential examinees, the practices of student loan servicers or debt collectors, federal consumer financial law, and policy considerations, in connection with the process of developing Bureau policy priorities and strategies; purpose of communications and documents was to seek or provide input into the collaborative process of determining Bureau-wide policy strategies, to facilitate discussions about such strategies, and, ultimately, to prepare working group recommendations and briefing materials for the Office of the Director; communications and documents preceded decisions as to Bureau policies or formed part of an analysis or discussion that was considered as part of an overall strategy formulation but did not result in a specific decision.<sup>2</sup>

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted:<sup>3</sup> CFPB-NAV-0027797; CFPB-NAV-0027801; CFPB-NAV-0027825; CFPB-NAV-0027826; CFPB-NAV-0027827; CFPB-NAV-0027828; CFPB-NAV-0027829; CFPB-NAV-0027830; CFPB-NAV-0027831; CFPB-NAV-0027832; CFPB-NAV-0027855; CFPB-NAV-0027856; CFPB-NAV-0027857; CFPB-NAV-0027858; CFPB-NAV-0027859; CFPB-NAV-0027882; CFPB-NAV-0027883; CFPB-NAV-0027884; CFPB-NAV-

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<sup>1</sup> This privilege log relates to the documents for which the Bureau did not contest discoverability at the April 2018 hearing. The document descriptions and privileges indicated in this privilege log are the same as those indicated in the version provided on June 29, 2018, with the exception of the description of the documents in Category 5, which was inadvertently truncated in the June 29, 2018 version. The lists of "Documents Withheld or Redacted" in this version reflect two types of revisions. First, the Bureau's replacement production sent on July 6, 2018 assigns new bates numbers to the documents produced on June 29, 2018, as explained in the cover letter to the July 6, 2018 production. This version of the privilege log reflects the new bates numbers. Second, some of the searches used to develop the lists of "Documents Withheld or Redacted" in the June 29, 2018 version of the privilege log contained errors. The list of documents "Documents Withheld or Redacted" in this version of the privilege log reflect corrected searches.

<sup>2</sup> The identities of the senders and recipients of each email and its attachments (if any) appear in the emails themselves, which information the Bureau has produced in unredacted form. Such information is also included in the metadata provided in the load file, to the extent such metadata exists.

<sup>3</sup> Documents are identified by their beginning bates numbers. Documents can be listed in more than one category.

0027885; CFPB-NAV-0027887; CFPB-NAV-0028093; CFPB-NAV-0028096; CFPB-NAV-0028098; CFPB-NAV-0028101; CFPB-NAV-0028102; CFPB-NAV-0028117; CFPB-NAV-0028126; CFPB-NAV-0028127; CFPB-NAV-0028128; CFPB-NAV-0028129; CFPB-NAV-0028130; CFPB-NAV-0028131; CFPB-NAV-0028133; CFPB-NAV-0028136; CFPB-NAV-0028137; CFPB-NAV-0028152; CFPB-NAV-0028301; CFPB-NAV-0028303; CFPB-NAV-0028304; CFPB-NAV-0028305; CFPB-NAV-0028307; CFPB-NAV-0028309; CFPB-NAV-0028312; CFPB-NAV-0028354; CFPB-NAV-0028363; CFPB-NAV-0028372; CFPB-NAV-0028373; CFPB-NAV-0028378; CFPB-NAV-0028381; CFPB-NAV-0028393; CFPB-NAV-0028436; CFPB-NAV-0029603; CFPB-NAV-0030371; CFPB-NAV-0030776; CFPB-NAV-0031229; CFPB-NAV-0031262; CFPB-NAV-0031295; CFPB-NAV-0031326; CFPB-NAV-0031356; CFPB-NAV-0031386; CFPB-NAV-0033505; CFPB-NAV-0038706; CFPB-NAV-0039854; CFPB-NAV-0040006; CFPB-NAV-0040010; CFPB-NAV-0040011; CFPB-NAV-0040012; CFPB-NAV-0040013; CFPB-NAV-0040014; CFPB-NAV-0040016; CFPB-NAV-0040019; CFPB-NAV-0040070; CFPB-NAV-0040279; CFPB-NAV-0040619

## **Category 2**

**Description:** Confidential pre-decisional and deliberative communications and documents, or portions of documents, relating to the drafting and submission of briefing and recommendation memoranda addressed to former Director Richard Cordray and Assistant Directors Peggy Twohig and Paul Sanford concerning setting Office of Supervision strategy; email discussions and drafts of recommendation memoranda were generated to develop the content of the memoranda through a collaborative drafting and input process; final recommendation memoranda reflect the opinions of staff and present suggestions about how to shape and steer Supervision strategy; documents contain the authors' opinions, recommendations, and contemporaneous thoughts about Bureau activities and strategies, prior exams and investigations, risks presented by entities or industries, market trends in student loan servicing and origination, and the Bureau's resources; documents preceded decisions as to Supervision strategy or formed part of an analysis or discussion that was considered as part of an overall strategy formulation but did not result in a specific decision.

**Privileges:** Deliberative Process Privilege

**Documents Withheld or Redacted:** CFPB-NAV-0028096; CFPB-NAV-0028098; CFPB-NAV-0028101; CFPB-NAV-0028131; CFPB-NAV-0028133; CFPB-NAV-0028136; CFPB-NAV-0028307; CFPB-NAV-0028309; CFPB-NAV-0028312; CFPB-NAV-0028373; CFPB-NAV-0029880; CFPB-NAV-0038345; CFPB-NAV-0038396; CFPB-NAV-0038397; CFPB-NAV-0038400; CFPB-NAV-0038651; CFPB-NAV-0039116; CFPB-NAV-0039133; CFPB-NAV-0040014; CFPB-NAV-0040016; CFPB-NAV-0040019

**Category 3**

Confidential pre-decisional and deliberative communications and documents, or portions of documents, relating to the drafting and submission of briefing and recommendation documents addressed to former Director Richard Cordray and Assistant Directors Peggy Twohig and Paul Sanford concerning setting Office of Supervision strategy; email discussions and drafts of recommendation memoranda were generated to develop the content of the memoranda through a collaborative drafting and input process; final recommendation memoranda reflect the opinions of staff and present suggestions about how to shape and steer Supervision strategy; documents contain the authors' opinions, recommendations, and contemporaneous thoughts about Bureau activities and strategies, prior exams and investigations, risks presented by entities or industries, market trends in student loan servicing and origination, and the Bureau's resources; documents preceded decisions as to Supervision strategy or formed part of an analysis or discussion that was considered as part of an overall strategy formulation but did not result in a specific decision; communications were made for the purpose of formulating or providing legal advice to the Bureau regarding potential violations of federal consumer financial protection law that may be identified in Bureau exams or investigations.

Privileges: Deliberative Process Privilege, Attorney-Client Privilege

Documents Withheld or Redacted: CFPB-NAV-0027995; CFPB-NAV-0028102; CFPB-NAV-0028117; CFPB-NAV-0028137; CFPB-NAV-0028152; CFPB-NAV-0028173; CFPB-NAV-0028354; CFPB-NAV-0028363; CFPB-NAV-0028381; CFPB-NAV-0028436; CFPB-NAV-0029855; CFPB-NAV-0029882; CFPB-NAV-0029886; CFPB-NAV-0030378; CFPB-NAV-0030825; CFPB-NAV-0033764; CFPB-NAV-0038317; CFPB-NAV-0038346; CFPB-NAV-0038443; CFPB-NAV-0038458; CFPB-NAV-0038658; CFPB-NAV-0039077; CFPB-NAV-0039118; CFPB-NAV-0039122; CFPB-NAV-0039134; CFPB-NAV-0040070

**Category 4**

Description: Confidential pre-decisional and deliberative communications and documents, or portions of documents, relating to evaluating strategic options for the Office of Supervision Policy and the Office of Supervision Examinations in carrying out supervision and examination of entities in the area of student loan servicing; purpose of communications and documents was to assist in the crafting of the Bureau's supervision strategy by generating the general and specific analyses that would form the basis of the options and recommendations eventually presented to senior leadership; communications and documents contain the authors' opinions, recommendations, and contemporaneous thoughts concerning various factors as they relate to strategic focuses for and decisions relating to examinations, including determining Supervision strategy, selecting examinees, scheduling and planning exams, assigning risk ratings to entities, and prioritization; communications and documents preceded decisions as to Supervision strategy or formed part of an analysis or discussion that was considered as part of an overall strategy formulation but did not result in a specific decision.

Privileges: Deliberative Process Privilege, Attorney-Client Privilege

Documents Withheld or Redacted: CFPB-NAV-0027988; CFPB-NAV-0027989; CFPB-NAV-0027990; CFPB-NAV-0028166; CFPB-NAV-0028167; CFPB-NAV-0028168; CFPB-NAV-0028372; CFPB-NAV-0029848; CFPB-NAV-0029849; CFPB-NAV-0029850; CFPB-NAV-0030088; CFPB-NAV-0030101; CFPB-NAV-0030761; CFPB-NAV-0030768; CFPB-NAV-0030818; CFPB-NAV-0030819; CFPB-NAV-0030820; CFPB-NAV-0038310; CFPB-NAV-0038311; CFPB-NAV-0038312; CFPB-NAV-0038325; CFPB-NAV-0038335; CFPB-NAV-0038442; CFPB-NAV-0038652; CFPB-NAV-0038653; CFPB-NAV-0039070; CFPB-NAV-0039071; CFPB-NAV-0039072; CFPB-NAV-0039083; CFPB-NAV-0039091; CFPB-NAV-0039093; CFPB-NAV-0039103; CFPB-NAV-0039105; CFPB-NAV-0039110; CFPB-NAV-0039111

## **Category 5**

Description: Confidential pre-decisional and deliberative communications and documents, or portions of documents, relating to evaluating strategic options for the Office of Supervision Policy and the Office of Supervision Examinations in carrying out supervision and examination of entities in the area of student loan servicing; purpose of communications and documents was to assist in the crafting of the Bureau's supervision strategy by generating the general and specific analyses that would form the basis of the options and recommendations eventually presented to senior leadership; communications and documents contain the authors' opinions, recommendations, and contemporaneous thoughts concerning various factors as they relate to strategic focuses for and decisions relating to examinations, including determining Supervision strategy, selecting examinees, scheduling and planning exams, assigning risk ratings to entities, and prioritization; communications and documents preceded decisions as to Supervision strategy or formed part of an analysis or discussion that was considered as part of an overall strategy formulation but did not result in a specific decision; communications were made for the purpose of formulating or providing legal advice to the Bureau regarding potential violations of federal consumer financial protection law that may be identified in Bureau exams or investigations.

Privileges: Deliberative Process Privilege, Attorney-Client Privilege

Documents Withheld or Redacted: CFPB-NAV-0027991; CFPB-NAV-0028169; CFPB-NAV-0029851; CFPB-NAV-0030085; CFPB-NAV-0030762; CFPB-NAV-0030769; CFPB-NAV-0030806; CFPB-NAV-0030810; CFPB-NAV-0030814; CFPB-NAV-0030821; CFPB-NAV-0032669; CFPB-NAV-0033708; CFPB-NAV-0033709; CFPB-NAV-0033715; CFPB-NAV-0033720; CFPB-NAV-0033721; CFPB-NAV-0033729; CFPB-NAV-0033730; CFPB-NAV-0033760; CFPB-NAV-0037491; CFPB-NAV-0037494; CFPB-NAV-0038106; CFPB-NAV-0038110; CFPB-NAV-0038215; CFPB-NAV-0038313; CFPB-NAV-0038336; CFPB-NAV-0038654; CFPB-NAV-0039073; CFPB-NAV-0039087; CFPB-NAV-0039094; CFPB-NAV-0039106; CFPB-NAV-0039112

## **Category 6**

**Description:** Confidential pre-decisional and deliberative communications and documents relating to Supervision personnel's interpretation of market trends, Supervision strategy and examination activity, information gathering during exams, the practices of student loan servicers or debt collectors, federal consumer financial law, and policy considerations, for presentation to and discussion with examiners in connection with the process of preparing to examine student loan servicers; purpose of communications and documents was to discuss the drafting and editing of guidance documents and discussion materials for upcoming exams and examiner meetings; communications and documents preceded final decisions concerning exam execution, such as fixing the scope of examinations, finalizing information requests to examinees, and evaluating materials obtained during examinations; communications were made for the purpose of formulating or providing legal advice to the Bureau regarding future examination execution.

**Privileges:** Deliberative Process Privilege, Attorney-Client Privilege

**Documents Withheld or Redacted:** CFPB-NAV-0029770; CFPB-NAV-0029815; CFPB-NAV-0029816; CFPB-NAV-0031493; CFPB-NAV-0031495; CFPB-NAV-0033819; CFPB-NAV-0033820; CFPB-NAV-0033821; CFPB-NAV-0033822; CFPB-NAV-0033823; CFPB-NAV-0033824; CFPB-NAV-0033833; CFPB-NAV-0033838; CFPB-NAV-0033839; CFPB-NAV-0037561; CFPB-NAV-0039821; CFPB-NAV-0039822; CFPB-NAV-0039829

## **Category 7**

**Description:** Confidential pre-decisional and deliberative communications and documents relating to the drafting and submission of briefing and recommendation memoranda to Assistant Directors Peggy Twohig and Paul Sanford in August 2015 and August 2016 concerning the process of reviewing exam findings not pursued by the Office of Enforcement in public enforcement actions and determining inter-office coordination policies and practices related thereto; purpose of communications and documents include discussing evolving procedures for coordinating between the four offices in the Division of Supervision, Enforcement & Fair Lending (SEFL) on developing examination and investigation issues, soliciting and providing feedback on the process of notifying Supervision leadership of evaluative examination findings, evaluative enforcement investigation findings, and policy considerations, notifying Supervision leadership of such findings and policy considerations, and recommending a course of action for leadership's consideration; communications and documents contain the opinions, concerns, and suggestions of the authors about substantive investigation findings and internal Bureau procedures; communications and documents precede any final decisions by Supervision leadership, SEFL leadership, or Bureau leadership; communications and documents reflect legal theories or mental impressions of Bureau attorneys prepared in anticipation of and because of potential litigation against Navient or Pioneer.

**Privileges:** Deliberative Process Privilege, Attorney Work Product Doctrine

Documents Withheld or Redacted: CFPB-NAV-0033649; CFPB-NAV-0033684; CFPB-NAV-0033816; CFPB-NAV-0038357; CFPB-NAV-0038393; CFPB-NAV-0038664; CFPB-NAV-0038665

## **Category 8**

Description: Confidential communications and documents prepared by or shared among personnel in Supervision, including attorneys for the Office of Supervision Policy, and attorneys in the Legal Division and Enforcement, for the purpose of formulating or providing legal advice to the Bureau, or seeking legal advice from the Legal Division, regarding drafting a public compliance bulletin on federal consumer financial law in March 2015; communications and documents contain or reflect recommendations and opinions in connection with the process of determining the Bureau's positions to be reflected in the compliance bulletin and how to present those positions to the public; communications and documents preceded final decisions about the publication or contents of a compliance bulletin.

Privileges: Deliberative Process Privilege, Attorney-Client Privilege

Documents Withheld or Redacted: CFPB-NAV-0028733; CFPB-NAV-0033529; CFPB-NAV-0033530; CFPB-NAV-0033542; CFPB-NAV-0033545; CFPB-NAV-0033548; CFPB-NAV-0033551; CFPB-NAV-0033554; CFPB-NAV-0039810; CFPB-NAV-0039813

## **Category 9**

Description: Confidential communications and documents wholly or partially withheld under categories 2, 3, 4 and 5 that contain confidential investigatory information, the disclosure of which may jeopardize ongoing examinations, investigations, or other law enforcement activity by prematurely revealing facts, investigatory materials, or law enforcement techniques, procedures, or strategies, to investigation subjects and other regulated persons.

Privileges: Law Enforcement Privilege

Documents Withheld or Redacted: CFPB-NAV-0027989; CFPB-NAV-0027991; CFPB-NAV-0027995; CFPB-NAV-0028098; CFPB-NAV-0028101; CFPB-NAV-0028102; CFPB-NAV-0028117; CFPB-NAV-0028133; CFPB-NAV-0028136; CFPB-NAV-0028137; CFPB-NAV-0028152; CFPB-NAV-0028167; CFPB-NAV-0028169; CFPB-NAV-0028173; CFPB-NAV-0028309; CFPB-NAV-0028312; CFPB-NAV-0028354; CFPB-NAV-0028363; CFPB-NAV-0028381; CFPB-NAV-0028436; CFPB-NAV-0029849; CFPB-NAV-0029851; CFPB-NAV-0029855; CFPB-NAV-0029882; CFPB-NAV-0029886; CFPB-NAV-0030378; CFPB-NAV-0030762; CFPB-NAV-0030769; CFPB-NAV-0030806; CFPB-NAV-0030810; CFPB-NAV-0030814; CFPB-NAV-0030819; CFPB-NAV-0030821; CFPB-NAV-0030825; CFPB-NAV-0033709; CFPB-NAV-0033721; CFPB-NAV-0033730; CFPB-NAV-0033760; CFPB-NAV-0038215; CFPB-NAV-0038311; CFPB-NAV-0038313; CFPB-NAV-0038317; CFPB-NAV-

0038325; CFPB-NAV-0038335; CFPB-NAV-0038336; CFPB-NAV-0038346; CFPB-NAV-0038397; CFPB-NAV-0038400; CFPB-NAV-0038442; CFPB-NAV-0038443; CFPB-NAV-0038458; CFPB-NAV-0038652; CFPB-NAV-0038654; CFPB-NAV-0038658; CFPB-NAV-0039071; CFPB-NAV-0039073; CFPB-NAV-0039077; CFPB-NAV-0039087; CFPB-NAV-0039093; CFPB-NAV-0039094; CFPB-NAV-0039105; CFPB-NAV-0039106; CFPB-NAV-0039111; CFPB-NAV-0039112; CFPB-NAV-0039118; CFPB-NAV-0039122; CFPB-NAV-0039134; CFPB-NAV-0040016; CFPB-NAV-0040019; CFPB-NAV-0040070

## **Category 10**

**Description:** Confidential pre-decisional and deliberative communications and documents prepared by or shared among Office of Enforcement senior leadership and members of the Policy and Strategy Team of the Office of Enforcement, relating to determining strategies for the Office of Enforcement, including prioritization of pending matters and outcomes sought; communications and documents contain or reflect pre-decisional and deliberative discussions or analyses of potential legal violations and/or summaries, selections, or categorizations of facts by Bureau attorneys in connection with determining Office of Enforcement strategies; communications and documents preceded decisions as to Office of Enforcement strategies or formed part of an analysis or discussion that was considered as part of an overall strategy formulation but did not result in a specific decision; communications and documents reflect legal theories or mental impressions of Bureau attorneys prepared in anticipation of and because of potential litigation against entities under investigation or in connection with pending litigation; communications or documents disclose law enforcement techniques and procedures and the identities and roles of Bureau sources and partners.

**Privileges:** Deliberative Process Privilege, Attorney Work Product Doctrine, Law Enforcement Privilege

**Documents Withheld or Redacted:** CFPB-NAV-0030833

## **Category 11**

**Description:** Confidential pre-decisional and deliberative communications and documents prepared by or shared among Bureau enforcement attorneys and members of the Policy and Strategy Team of the Office of Enforcement, relating to determining strategies for the Office of Enforcement, including prioritization of issues and resources and outcomes sought; communications and documents contain or reflect pre-decisional and deliberative discussions or analyses of potential legal violations and/or summaries, selections, or categorizations of facts by Bureau attorneys in connection with determining Office of Enforcement strategies; communications and documents preceded decisions as to Office of Enforcement strategies or formed part of an analysis or discussion that was considered as part of an overall strategy formulation but did not result in a specific decision; communications or documents disclose law



enforcement techniques and procedures and the identities and roles of Bureau sources and partners.

Privileges: Deliberative Process Privilege; Law Enforcement Privilege

Documents Withheld or Redacted: CFPB-NAV-0030384; CFPB-NAV-0030385; CFPB-NAV-0031229; CFPB-NAV-0031262; CFPB-NAV-0031295; CFPB-NAV-0031326; CFPB-NAV-0031355; CFPB-NAV-0031356; CFPB-NAV-0031386; CFPB-NAV-0039854

## **Category 12**

Description: Confidential pre-decisional and deliberative communications and documents, or portions of documents, prepared by or shared among Bureau examiners and/or Bureau attorneys to develop or arrive at views or recommendations regarding whether Pioneer committed legal violations and whether to address any violations through enforcement action or supervisory action; communications and documents contain or reflect their discussions, analyses, opinions, or preliminary recommendations regarding potential legal violations committed by Pioneer or their opinions evaluations, analyses, summaries, selections, or categorizations of facts regarding Pioneer's practices by Bureau examiners in connection with the aforementioned processes; communications and documents predated the submission of a recommendation by Supervision to senior Bureau leadership regarding whether Pioneer committed legal violations and whether to address such violations through supervision or an enforcement action, which itself predated the final decision by the Associate Director of the Division of Supervision, Fair Lending and Enforcement to address the violations through an enforcement action; communications and documents were made for the purpose of obtaining or providing legal advice regarding whether Pioneer committed legal violations and whether to address any violations through enforcement action or supervisory action.

Privileges: Deliberative Process Privilege, Attorney-Client Privilege

Documents Withheld or Redacted: CFPB-NAV-0031567; CFPB-NAV-0031595; CFPB-NAV-0031597; CFPB-NAV-0031598; CFPB-NAV-0031601; CFPB-NAV-0031606; CFPB-NAV-0031608; CFPB-NAV-0031609; CFPB-NAV-0031610; CFPB-NAV-0031617; CFPB-NAV-0031619; CFPB-NAV-0031620; CFPB-NAV-0031621; CFPB-NAV-0031624; CFPB-NAV-0031627; CFPB-NAV-0032754; CFPB-NAV-0032755; CFPB-NAV-0032778; CFPB-NAV-0032781; CFPB-NAV-0033884; CFPB-NAV-0033886; CFPB-NAV-0033887; CFPB-NAV-0033889; CFPB-NAV-0033891; CFPB-NAV-0033895; CFPB-NAV-0033898; CFPB-NAV-0033995; CFPB-NAV-0033997; CFPB-NAV-0034001; CFPB-NAV-0034005; CFPB-NAV-0034006; CFPB-NAV-0034008; CFPB-NAV-0034010; CFPB-NAV-0034012; CFPB-NAV-0034013; CFPB-NAV-0034014; CFPB-NAV-0034015; CFPB-NAV-0034016; CFPB-NAV-0034026; CFPB-NAV-0034028; CFPB-NAV-0034031; CFPB-NAV-0034032; CFPB-NAV-0034038; CFPB-NAV-0034040; CFPB-NAV-0034041; CFPB-NAV-0034048; CFPB-NAV-0034053; CFPB-NAV-0034058; CFPB-NAV-0034063; CFPB-NAV-0034066; CFPB-NAV-0034067; CFPB-NAV-0034071; CFPB-NAV-0034083; CFPB-NAV-0034084; CFPB-NAV-0034085; CFPB-NAV-0034086; CFPB-NAV-0034087; CFPB-NAV-0034088; CFPB-NAV-

0034109; CFPB-NAV-0034111; CFPB-NAV-0034113; CFPB-NAV-0034325; CFPB-NAV-0034331; CFPB-NAV-0038493; CFPB-NAV-0038494; CFPB-NAV-0038500; CFPB-NAV-0039367; CFPB-NAV-0039372; CFPB-NAV-0039375; CFPB-NAV-0039376; CFPB-NAV-0039377; CFPB-NAV-0039378; CFPB-NAV-0039380; CFPB-NAV-0039383; CFPB-NAV-0039387; CFPB-NAV-0039389; CFPB-NAV-0039392; CFPB-NAV-0039393; CFPB-NAV-0039397; CFPB-NAV-0039401; CFPB-NAV-0039402; CFPB-NAV-0039403; CFPB-NAV-0039404; CFPB-NAV-0039413; CFPB-NAV-0039415; CFPB-NAV-0039466; CFPB-NAV-0039475; CFPB-NAV-0039482; CFPB-NAV-0039488; CFPB-NAV-0039669; CFPB-NAV-0039678; CFPB-NAV-0039685; CFPB-NAV-0039691; CFPB-NAV-0039695

### **Category 13**

**Description:** Confidential pre-decisional and deliberative communications and documents, or portions of documents, prepared by or shared among Bureau examiners and/or Bureau attorneys to develop or arrive at views or recommendations regarding whether Pioneer committed legal violations and whether to address any violations through enforcement action or supervisory action; communications and documents contain or reflect their discussions, analyses, opinions, or preliminary recommendations regarding potential legal violations committed by Pioneer or their evaluations, opinions, analyses, summaries, selections, or categorizations of facts regarding Pioneer's practices by Bureau examiners in connection with the aforementioned processes; communications and documents predated the submission of a recommendation by Supervision to senior Bureau leadership regarding whether Pioneer committed legal violations and whether to address such violations through supervision or an enforcement action, which itself predated the final decision by the Associate Director of the Division of Supervision, Fair Lending and Enforcement to address the violations through an enforcement action; communications and documents were made for the purpose of obtaining or providing legal advice regarding whether Pioneer committed legal violations and whether to address any violations through enforcement action or supervisory action; communications and documents were created or selected by Bureau attorneys or other representatives in anticipation of potential litigation against Pioneer and to aid in potential litigation against Pioneer and/or reflect mental impressions, legal theories, opinions, or strategies of Bureau attorneys in anticipation of potential litigation against Pioneer.

**Privileges:** Deliberative Process Privilege, Attorney-Client Privilege, Attorney Work Product Doctrine

**Documents Withheld or Redacted:** CFPB-NAV-0031632; CFPB-NAV-0031651; CFPB-NAV-0031652; CFPB-NAV-0031659; CFPB-NAV-0031660; CFPB-NAV-0031669; CFPB-NAV-0031670; CFPB-NAV-0031671; CFPB-NAV-0031672; CFPB-NAV-0031673; CFPB-NAV-0031674; CFPB-NAV-0031675; CFPB-NAV-0031676; CFPB-NAV-0031677; CFPB-NAV-0031678; CFPB-NAV-0031679; CFPB-NAV-0031680; CFPB-NAV-0031681; CFPB-NAV-0031682; CFPB-NAV-0031688; CFPB-NAV-0031689; CFPB-NAV-0031698; CFPB-NAV-0031699; CFPB-NAV-0031725; CFPB-NAV-0031726; CFPB-NAV-0031727; CFPB-NAV-0031728; CFPB-NAV-0031729; CFPB-NAV-0031730; CFPB-NAV-0031731; CFPB-NAV-

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## **Category 14**

**Description:** Confidential pre-decisional and deliberative communications between Bureau examiners and examiners from state banking regulators containing or reflecting their selection and analysis of facts regarding potential legal violations committed by Pioneer in connection with the process of developing or arriving at recommendations to senior Bureau leadership regarding whether Pioneer committed legal violations and whether to address any violations through enforcement action or supervisory action; communications and documents preceded

the submission of a recommendation by Supervision to senior Bureau leadership regarding whether Pioneer committed legal violations and whether to address such violations through supervision or an enforcement action, which itself predated the final decision by the Associate Director of the Division of Supervision, Fair Lending and Enforcement to address the violations through an enforcement action; communications reflect sharing of information relating to and in furtherance of common interests relating to Pioneer.

Privileges: Deliberative Process Privilege, Attorney-Client Privilege, Common Interest Doctrine

Documents Withheld or Redacted: CFPB-NAV-0034069; CFPB-NAV-0034073

## **Category 15**

Description: Minutes of meetings between Bureau examiners and examiners from state banking regulators, and related communications, containing or reflecting pre-decisional and deliberative discussions or analyses of potential legal violations committed by Pioneer or discussions, evaluations, analyses, summaries, selections, or categorizations of facts about Pioneer's practices by Bureau examiners in connection with the process of developing or arriving at recommendations to senior Bureau leadership regarding whether Pioneer committed legal violations and whether to address any violations through enforcement action or supervisory action or identifying other potential courses of action in response to examination findings; communications and documents preceded the submission of a recommendation by Supervision to senior Bureau leadership regarding whether Pioneer committed legal violations and whether to address such violations through supervision or an enforcement action, which itself predated the final decision by the Associate Director of the Division of Supervision, Fair Lending and Enforcement to address the violations through an enforcement action; communications between Bureau examiners and examiners from state Attorneys General's offices reflected in meeting agenda and meeting minutes and related communications were for the purpose of formulating or providing legal advice to the Bureau and respective state agencies regarding potential claims against Pioneer or examination strategy; communications and documents reflect sharing of information relating to and in furtherance of common interests relating to Pioneer.

Privileges: Deliberative Process Privilege, Attorney-Client Privilege, Common Interest Doctrine

Documents Withheld or Redacted: CFPB-NAV-0032779; CFPB-NAV-0033998; CFPB-NAV-0034020; CFPB-NAV-0034024; CFPB-NAV-0034088; CFPB-NAV-0034090; CFPB-NAV-0034093; CFPB-NAV-0034098; CFPB-NAV-0034101; CFPB-NAV-0034104; CFPB-NAV-0034112; CFPB-NAV-0034158; CFPB-NAV-0034162; CFPB-NAV-0039416; CFPB-NAV-0039418; CFPB-NAV-0039493

## **Category 16**

Description: Confidential pre-decisional and deliberative communications and documents prepared by or shared among Bureau examiners or attorneys, and examiners from state banking regulators containing or reflecting their discussions, analyses, opinions, or recommendations regarding examination findings and Pioneer legal violations or their evaluations, analyses, summaries, selections, or categorizations of facts about Pioneer's practices by Bureau examiners and Bureau attorneys in connection with the process of identifying potential courses of action at their respective agencies in response to the examination findings, including potential courses of action relating to the drafting of the examination report or the strategic coordination between the Bureau and the state examiners relating to the investigation of Pioneer; communications and documents preceded final decisions relating to the examination report or the strategic coordination between the Bureau and the state examiners relating to the investigation of Pioneer; communications and documents were created in anticipation of potential litigation against Pioneer and to aid in potential litigation against Pioneer and/or reflect mental impressions, legal theories, opinions, or strategies of attorneys in anticipation of potential litigation against Pioneer; communications and documents reflect sharing of information relating to and in furtherance of common interests relating to Pioneer.

Privileges: Deliberative Process Privilege, Attorney-Client Privilege, Attorney Work Product Doctrine, Common Interest Doctrine

Documents Withheld or Redacted: CFPB-NAV-0032072; CFPB-NAV-0032074; CFPB-NAV-0032077; CFPB-NAV-0032080; CFPB-NAV-0032086; CFPB-NAV-0032092; CFPB-NAV-0039437; CFPB-NAV-0039439

## **Category 17**

Description: Confidential pre-decisional and deliberative communications and documents, or portions of documents, prepared by or shared among Bureau examiners and/or Bureau attorneys relating to the drafting of the April 23, 2014 letter from S. Kaplan to J. Frazier, including drafts of the letter and communications about drafting the letter; communications and documents contain or reflect opinions, recommendations, and suggestions of Bureau examiners and/or Bureau attorneys in connection with the processes of determining the content of the letter, including how to describe potential violations, and of developing views and arriving at recommendations to senior Bureau leadership regarding whether Pioneer committed legal violations and whether to address any violations through enforcement action or supervisory action; communications and documents preceded any final determination regarding the content of the letter and whether to recommend that potential violations be addressed through supervisory action or enforcement action; communications and documents were created by Bureau attorneys or other representatives in anticipation of potential litigation against Pioneer and to aid in potential litigation against Pioneer and/or reflect mental impressions, legal theories, or opinions of Bureau attorneys in anticipation of potential litigation against Pioneer.

**Privileges:** Deliberative Process Privilege, Attorney-Client Privilege, Attorney Work Product Doctrine

**Documents Withheld or Redacted:** CFPB-NAV-0031706; CFPB-NAV-0031707; CFPB-NAV-0031708; CFPB-NAV-0031710; CFPB-NAV-0031711; CFPB-NAV-0031714; CFPB-NAV-0031717; CFPB-NAV-0031721; CFPB-NAV-0031751; CFPB-NAV-0031752; CFPB-NAV-0031755; CFPB-NAV-0031756; CFPB-NAV-0031757; CFPB-NAV-0031759; CFPB-NAV-0031760; CFPB-NAV-0031785; CFPB-NAV-0031789; CFPB-NAV-0031791; CFPB-NAV-0031792; CFPB-NAV-0031799; CFPB-NAV-0031800; CFPB-NAV-0031801; CFPB-NAV-0031802; CFPB-NAV-0031803; CFPB-NAV-0031804; CFPB-NAV-0031807; CFPB-NAV-0031808; CFPB-NAV-0031809; CFPB-NAV-0031810; CFPB-NAV-0031811; CFPB-NAV-0031813; CFPB-NAV-0032017; CFPB-NAV-0032052; CFPB-NAV-0032060; CFPB-NAV-0032063; CFPB-NAV-0032786; CFPB-NAV-0032787; CFPB-NAV-0032788; CFPB-NAV-0032789; CFPB-NAV-0032790; CFPB-NAV-0032791; CFPB-NAV-0032793; CFPB-NAV-0032794; CFPB-NAV-0032797; CFPB-NAV-0032798; CFPB-NAV-0032799; CFPB-NAV-0032800; CFPB-NAV-0032801; CFPB-NAV-0032802; CFPB-NAV-0032806; CFPB-NAV-0032811; CFPB-NAV-0032819; CFPB-NAV-0032820; CFPB-NAV-0032821; CFPB-NAV-0032827; CFPB-NAV-0032834; CFPB-NAV-0032835; CFPB-NAV-0032836; CFPB-NAV-0032837; CFPB-NAV-0032838; CFPB-NAV-0032839; CFPB-NAV-0032840; CFPB-NAV-0032841; CFPB-NAV-0032842; CFPB-NAV-0036931; CFPB-NAV-0036934; CFPB-NAV-0036935; CFPB-NAV-0036936; CFPB-NAV-0036938; CFPB-NAV-0036939; CFPB-NAV-0036944; CFPB-NAV-0036948; CFPB-NAV-0036950; CFPB-NAV-0036951; CFPB-NAV-0036953; CFPB-NAV-0036954; CFPB-NAV-0036962; CFPB-NAV-0036969; CFPB-NAV-0036970; CFPB-NAV-0036977; CFPB-NAV-0036979; CFPB-NAV-0038537; CFPB-NAV-0038538; CFPB-NAV-0038540; CFPB-NAV-0038541; CFPB-NAV-0038542; CFPB-NAV-0038543; CFPB-NAV-0039714; CFPB-NAV-0039715

## **Category 18**

**Description:** Confidential pre-decisional and deliberative communications and documents, or portions of documents, prepared by or shared among Bureau examiners and Bureau attorneys relating to the preparation and drafting of a memorandum to assist Bureau leadership in arriving at assessments, views, or decisions regarding whether Pioneer committed legal violations and whether any such violations identified by the examination team should be addressed through enforcement action or supervisory action, including drafts of the memorandum and related communications; communications and documents contain or reflect facts about Pioneer's practices selected by Bureau examiners and attorneys as relevant to the aforementioned processes, discussions and summaries of findings by Bureau examiners and attorneys, analysis of legal violations by Bureau examiners and attorneys, potential recommendations to Bureau leadership regarding whether the identified legal violations should be addressed by enforcement action or supervisory action, and/or suggestions and opinions on the drafting of the memorandum; communications and documents preceded any final determinations regarding the content of the memorandum, whether Pioneer committed legal violations and whether to address such potential violations through supervision or an

enforcement action; communications and documents were created or selected by Bureau attorneys or other representatives in anticipation of potential litigation against Pioneer and to aid in potential litigation against Pioneer and/or reflect mental impressions, legal theories, opinions, or strategies of Bureau attorneys in anticipation of potential litigation against Pioneer.

Privileges: Deliberative Process Privilege, Attorney-Client Privilege, Attorney Work Product Doctrine

Documents Withheld or Redacted: CFPB-NAV-0031651; CFPB-NAV-0031652; CFPB-NAV-0031659; CFPB-NAV-0031660; CFPB-NAV-0031669; CFPB-NAV-0031670; CFPB-NAV-0031671; CFPB-NAV-0031672; CFPB-NAV-0031673; CFPB-NAV-0031674; CFPB-NAV-0031675; CFPB-NAV-0031676; CFPB-NAV-0031677; CFPB-NAV-0031678; CFPB-NAV-0031679; CFPB-NAV-0031680; CFPB-NAV-0031681; CFPB-NAV-0031682; CFPB-NAV-0031688; CFPB-NAV-0031689; CFPB-NAV-0031698; CFPB-NAV-0031699; CFPB-NAV-0031725; CFPB-NAV-0031726; CFPB-NAV-0031727; CFPB-NAV-0031728; CFPB-NAV-0031729; CFPB-NAV-0031730; CFPB-NAV-0031731; CFPB-NAV-0031732; CFPB-NAV-0031733; CFPB-NAV-0031734; CFPB-NAV-0031735; CFPB-NAV-0031744; CFPB-NAV-0031814; CFPB-NAV-0031816; CFPB-NAV-0031818; CFPB-NAV-0031820; CFPB-NAV-0031891; CFPB-NAV-0031892; CFPB-NAV-0031893; CFPB-NAV-0031894; CFPB-NAV-0031895; CFPB-NAV-0031896; CFPB-NAV-0031897; CFPB-NAV-0031898; CFPB-NAV-0031899; CFPB-NAV-0031900; CFPB-NAV-0031901; CFPB-NAV-0031902; CFPB-NAV-0031903; CFPB-NAV-0031904; CFPB-NAV-0031913; CFPB-NAV-0031914; CFPB-NAV-0031915; CFPB-NAV-0031916; CFPB-NAV-0031917; CFPB-NAV-0031958; CFPB-NAV-0031959; CFPB-NAV-0031967; CFPB-NAV-0031968; CFPB-NAV-0031976; CFPB-NAV-0031977; CFPB-NAV-0031979; CFPB-NAV-0031983; CFPB-NAV-0031984; CFPB-NAV-0031988; CFPB-NAV-0031989; CFPB-NAV-0031991; CFPB-NAV-0031993; CFPB-NAV-0031994; CFPB-NAV-0032003; CFPB-NAV-0032004; CFPB-NAV-0032005; CFPB-NAV-0032006; CFPB-NAV-0032007; CFPB-NAV-0032009; CFPB-NAV-0032010; CFPB-NAV-0032011; CFPB-NAV-0032012; CFPB-NAV-0032015; CFPB-NAV-0032020; CFPB-NAV-0032024; CFPB-NAV-0032028; CFPB-NAV-0032032; CFPB-NAV-0032035; CFPB-NAV-0032036; CFPB-NAV-0032037; CFPB-NAV-0032911; CFPB-NAV-0032956; CFPB-NAV-0032962; CFPB-NAV-0032963; CFPB-NAV-0032966; CFPB-NAV-0033012; CFPB-NAV-0036826; CFPB-NAV-0036827; CFPB-NAV-0036837; CFPB-NAV-0036838; CFPB-NAV-0036848; CFPB-NAV-0036849; CFPB-NAV-0036850; CFPB-NAV-0036851; CFPB-NAV-0036852; CFPB-NAV-0036853; CFPB-NAV-0036854; CFPB-NAV-0036855; CFPB-NAV-0036856; CFPB-NAV-0036857; CFPB-NAV-0036858; CFPB-NAV-0036859; CFPB-NAV-0036860; CFPB-NAV-0036861; CFPB-NAV-0036862; CFPB-NAV-0036863; CFPB-NAV-0036864; CFPB-NAV-0036865; CFPB-NAV-0036866; CFPB-NAV-0036867; CFPB-NAV-0036868; CFPB-NAV-0036869; CFPB-NAV-0036870; CFPB-NAV-0036871; CFPB-NAV-0036872; CFPB-NAV-0036873; CFPB-NAV-0036874; CFPB-NAV-0036875; CFPB-NAV-0036876; CFPB-NAV-0036877; CFPB-NAV-0036878; CFPB-NAV-0036879; CFPB-NAV-0036880; CFPB-NAV-0036881; CFPB-NAV-0036882; CFPB-NAV-0036883; CFPB-NAV-0036885; CFPB-NAV-0036886; CFPB-NAV-0036887; CFPB-NAV-0036888; CFPB-NAV-0036889; CFPB-NAV-0036898; CFPB-NAV-0036899; CFPB-NAV-0036900; CFPB-NAV-0036901; CFPB-NAV-0036902; CFPB-NAV-0036903; CFPB-NAV-0036904; CFPB-NAV-



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## **Category 19**

**Description:** Confidential pre-decisional and deliberative communications, or portions of communications, relating to the submission and evaluation of a memorandum prepared by Bureau examiners and Bureau attorneys to Bureau leadership to assist them in arriving at decisions or assessments regarding whether Pioneer committed legal violations and whether any such violations identified by the examination team should be addressed through enforcement action or supervisory action; communications reflect the request for or provision of votes by senior Bureau officials regarding whether violations identified by the examination team should be addressed through enforcement action or supervisory action, which votes are not final Bureau decisions; communications preceded the final decision by the Associate Director of the Division of Supervision, Fair Lending and Enforcement to address the identified violations through enforcement action; communications were created in anticipation of and because of potential litigation against Pioneer.

**Privileges:** Deliberative Process Privilege; Attorney Work Product Doctrine

**Documents Withheld or Redacted:** CFPB-NAV-0028567; CFPB-NAV-0028570; CFPB-NAV-0028572; CFPB-NAV-0036999; CFPB-NAV-0037002; CFPB-NAV-0037005; CFPB-NAV-0037008; CFPB-NAV-0038276; CFPB-NAV-0038279; CFPB-NAV-0038647; CFPB-NAV-0039883

## **Category 20**

**Description:** A memorandum prepared by Bureau examiners and Bureau attorneys and submitted to Bureau leadership to assist them in arriving at assessments, views, or decisions regarding whether Pioneer committed legal violations and whether any such violations identified by the examination team should be addressed through enforcement action or supervisory action; memorandum contains facts about Pioneer's practices selected by Bureau examiners and attorneys as relevant to the aforementioned processes, discussions and summaries of findings by Bureau examiners and attorneys, analysis of legal violations by Bureau examiners and attorneys, and their recommendations to Bureau leadership regarding whether the identified legal violations should be addressed by enforcement action or supervisory action; memorandum preceded any final determination regarding whether Pioneer committed legal violations and whether to address such potential violations through supervision or an enforcement action; memorandum was drafted with input from and under the direction of Bureau attorneys in anticipation of potential litigation against Pioneer; memorandum contains legal advice regarding whether Pioneer committed legal violations and whether to address any violations through enforcement action or supervisory action.

**Privileges:** Deliberative Process Privilege, Attorney-Client Privilege, Attorney Work Product Doctrine

**Documents Withheld or Redacted:** CFPB-NAV-0028569; CFPB-NAV-0037001; CFPB-NAV-0037004; CFPB-NAV-0037010; CFPB-NAV-0038278; CFPB-NAV-0039885

## **Category 21**

**Description:** Confidential pre-decisional and deliberative communication from Bureau attorneys containing their views, recommendations, and opinions regarding the Pioneer legal violations identified by the examination team, including whether those violations should be addressed through enforcement action or supervisory action and proposed next steps; communication preceded any final determination regarding whether Pioneer committed legal violations and whether to address such potential violations through supervision or an enforcement action; communication was prepared by Bureau attorneys in anticipation of potential litigation against Pioneer and contains legal advice regarding whether Pioneer committed legal violations and whether to address any violations through enforcement action or supervisory action.

**Privileges:** Deliberative Process Privilege, Attorney-Client Privilege, Attorney Work Product Doctrine

**Documents Withheld or Redacted:** CFPB-NAV-0028570; CFPB-NAV-0028572

## **Category 22**

**Description:** Confidential pre-decisional and deliberative communications prepared by or shared among Bureau examiners and Bureau attorneys relating to the drafting of the September 15, 2014 Examination Report to Pioneer, including drafts of the report and communications about drafting the report; communications and documents contain or reflect analyses, opinions, recommendations, and/or suggestions of Bureau examiners and Bureau attorneys in connection with the process of determining the content of the report; communications and documents preceded any final determination regarding the content of the report.

**Privileges:** Deliberative Process Privilege

**Documents Withheld or Redacted:** CFPB-NAV-0032045; CFPB-NAV-0032056; CFPB-NAV-0032062; CFPB-NAV-0032067; CFPB-NAV-0032068; CFPB-NAV-0033029; CFPB-NAV-0033038; CFPB-NAV-0033045; CFPB-NAV-0036726; CFPB-NAV-0036727; CFPB-NAV-0036728; CFPB-NAV-0036730; CFPB-NAV-0036943; CFPB-NAV-0038936; CFPB-NAV-0038944; CFPB-NAV-0038951; CFPB-NAV-0038958; CFPB-NAV-0038959

## **Category 23**

**Description:** Confidential pre-decisional and deliberative communications and documents prepared by or shared among Bureau examiners and Bureau attorneys relating to the drafting of the September 15, 2014 Examination Report to Pioneer, including drafts of the report and communications about drafting the report; communications and documents contain or reflect analyses, opinions, recommendations, and/or suggestions of Bureau examiners and Bureau attorneys in connection with the process of determining the content of the report; communications and documents preceded any final determination regarding the content of the report; communications and documents were made for the purpose of obtaining or providing legal advice regarding risk assessment, compliance deficiencies, and Pioneer's legal violations.

**Privileges:** Deliberative Process Privilege, Attorney-Client Privilege

**Documents Withheld or Redacted:** CFPB-NAV-0032049; CFPB-NAV-0032051; CFPB-NAV-0033034; CFPB-NAV-0033036; CFPB-NAV-0033044; CFPB-NAV-0036930; CFPB-NAV-0038911; CFPB-NAV-0038912; CFPB-NAV-0038913; CFPB-NAV-0038914; CFPB-NAV-0038915; CFPB-NAV-0038916; CFPB-NAV-0038917; CFPB-NAV-0038918; CFPB-NAV-0038919; CFPB-NAV-0038920; CFPB-NAV-0038921; CFPB-NAV-0038922; CFPB-NAV-0038923; CFPB-NAV-0038924; CFPB-NAV-0038925; CFPB-NAV-0038926; CFPB-NAV-0038927; CFPB-NAV-0038928; CFPB-NAV-0038929; CFPB-NAV-0038930; CFPB-NAV-0038931; CFPB-NAV-0038932; CFPB-NAV-0038933; CFPB-NAV-0038934; CFPB-NAV-0038935; CFPB-NAV-0038949; CFPB-NAV-0038957; CFPB-NAV-0038969; CFPB-NAV-0038970; CFPB-NAV-0038971; CFPB-NAV-0038972; CFPB-NAV-0038975; CFPB-NAV-0038976; CFPB-NAV-0038978; CFPB-NAV-0038979; CFPB-NAV-0039721; CFPB-NAV-0039722; CFPB-NAV-0039723; CFPB-NAV-0039725; CFPB-NAV-0039803; CFPB-NAV-0039804

## **Category 24**

**Description:** Confidential pre-decisional and deliberative communications prepared by or shared among Bureau attorneys and Bureau examiners relating to relating to the consideration and evaluation of Pioneer's responses to the matters requiring attention contained in the Bureau's examination report to Pioneer; communications contain or reflect their preliminary discussions, opinions, analyses, or recommendations regarding Pioneer's responses to the matters requiring attention, including consideration of a potential follow-up examination and other potential next steps relating to Pioneer's responses to the matters requiring attention; communications were in connection with the process of deciding what, if any, action to take in light of Pioneer's responses to the matters requiring attention and preceded any such decisions; communications were for the purpose of providing legal advice regarding potential courses of action in light of Pioneer's responses to the matters requiring attention.

**Privileges:** Deliberative Process Privilege, Attorney-Client Privilege

**Documents Withheld or Redacted:** CFPB-NAV-0032102; CFPB-NAV-0032290; CFPB-NAV-0032478; CFPB-NAV-0032667; CFPB-NAV-0033309; CFPB-NAV-0033498; CFPB-NAV-0033500

## **Category 25**

**Description:** Confidential pre-decisional and deliberative communications and documents relating to the drafting of memoranda containing recommendations and legal advice from Bureau enforcement attorneys regarding the opening of the Bureau's investigation of Pioneer or modifications to the scope of the Bureau's investigation of Navient, including attached draft and final versions of such memoranda; communications and documents reflect recommendations, opinions, and/or suggestions from Bureau attorneys or personnel in other divisions of the Bureau regarding the investigations of Navient or Pioneer or potential claims against Navient or Pioneer; communications and documents preceded any final decisions about whether to initiate investigations of Navient or Pioneer or modify the scope of the investigation of Navient; communications and documents were prepared in anticipation of and because of potential litigation against Navient or Pioneer and reflect legal advice regarding the investigations of Navient or Pioneer and potential claims against Navient or Pioneer.

**Privileges:** Deliberative Process Privilege, Attorney-Client Privilege, Attorney Work Product Doctrine

**Documents Withheld or Redacted:** CFPB-NAV-0033015; CFPB-NAV-0033017; CFPB-NAV-0033021; CFPB-NAV-0033023; CFPB-NAV-0037031; CFPB-NAV-0038908; CFPB-NAV-0038910; CFPB-NAV-0040797; CFPB-NAV-0040799; CFPB-NAV-0040800; CFPB-NAV-0040801

**Category 26**

**Description:** Confidential pre-decisional and deliberative communications and documents relating to the drafting, submission, or consideration of memoranda to former Director Richard Cordray containing or reflecting deliberations, legal advice, and attorney work product relating to a potential settlement with or enforcement action against Navient or Pioneer, including attached draft and final versions of such memoranda and drafts of the complaint, and related communications; communications and documents were for the purpose of obtaining or providing legal advice regarding a potential settlement with or enforcement action against Navient or Pioneer; communications and documents were created or selected by Bureau attorneys or other representatives in anticipation of potential litigation against Navient or Pioneer and to aid in potential litigation against Navient or Pioneer and/or reflect mental impressions, legal theories, opinions, or strategies of Bureau attorneys in anticipation of potential litigation against Navient or Pioneer; communications and documents reflect suggestions and opinions of Bureau attorneys and other representatives in connection with the process of formulating a recommendation to the former Director regarding a potential settlement with or enforcement action against Navient or Pioneer; communications preceded a decision by the Director to authorize a settlement or lawsuit against Navient or Pioneer.

**Privileges:** Deliberative Process Privilege, Attorney-Client Privilege, Attorney Work Product Doctrine

**Documents Withheld or Redacted:** CFPB-NAV-0027779; CFPB-NAV-0027780; CFPB-NAV-0027781; CFPB-NAV-0027782; CFPB-NAV-0027783; CFPB-NAV-0027785; CFPB-NAV-0027786; CFPB-NAV-0027787; CFPB-NAV-0027788; CFPB-NAV-0027789; CFPB-NAV-0027791; CFPB-NAV-0027792; CFPB-NAV-0027793; CFPB-NAV-0027794; CFPB-NAV-0027974; CFPB-NAV-0027979; CFPB-NAV-0027984; CFPB-NAV-0028001; CFPB-NAV-0028006; CFPB-NAV-0028011; CFPB-NAV-0028016; CFPB-NAV-0028027; CFPB-NAV-0028030; CFPB-NAV-0028031; CFPB-NAV-0028032; CFPB-NAV-0028034; CFPB-NAV-0028035; CFPB-NAV-0028036; CFPB-NAV-0028037; CFPB-NAV-0028040; CFPB-NAV-0028041; CFPB-NAV-0028042; CFPB-NAV-0028043; CFPB-NAV-0028044; CFPB-NAV-0028045; CFPB-NAV-0028046; CFPB-NAV-0028050; CFPB-NAV-0028054; CFPB-NAV-0028059; CFPB-NAV-0028062; CFPB-NAV-0028063; CFPB-NAV-0028064; CFPB-NAV-0028065; CFPB-NAV-0028066; CFPB-NAV-0028067; CFPB-NAV-0028068; CFPB-NAV-0028069; CFPB-NAV-0028074; CFPB-NAV-0028075; CFPB-NAV-0028076; CFPB-NAV-0028080; CFPB-NAV-0028081; CFPB-NAV-0028085; CFPB-NAV-0028089; CFPB-NAV-0028090; CFPB-NAV-0028091; CFPB-NAV-0028456; CFPB-NAV-0028458; CFPB-NAV-0028511; CFPB-NAV-0028512; CFPB-NAV-0028515; CFPB-NAV-0028522; CFPB-NAV-0028523; CFPB-NAV-0028524; CFPB-NAV-0028526; CFPB-NAV-0028527; CFPB-NAV-0028528; CFPB-NAV-0028529; CFPB-NAV-0028530; CFPB-NAV-0028531; CFPB-NAV-0028543; CFPB-NAV-0028546; CFPB-NAV-0028547; CFPB-NAV-0028548; CFPB-NAV-0028549; CFPB-NAV-0028550; CFPB-NAV-0028551; CFPB-NAV-0028558; CFPB-NAV-0028559; CFPB-NAV-0028560; CFPB-NAV-0028563; CFPB-NAV-0028565; CFPB-NAV-0028566; CFPB-NAV-0028693; CFPB-NAV-0028694; CFPB-NAV-0028715; CFPB-NAV-

0028716; CFPB-NAV-0028720; CFPB-NAV-0028721; CFPB-NAV-0028730; CFPB-NAV-0028731; CFPB-NAV-0028732; CFPB-NAV-0028782; CFPB-NAV-0028784; CFPB-NAV-0028785; CFPB-NAV-0028786; CFPB-NAV-0028787; CFPB-NAV-0028788; CFPB-NAV-0028796; CFPB-NAV-0028817; CFPB-NAV-0028819; CFPB-NAV-0028820; CFPB-NAV-0028824; CFPB-NAV-0028825; CFPB-NAV-0028826; CFPB-NAV-0028827; CFPB-NAV-0028828; CFPB-NAV-0028829; CFPB-NAV-0028830; CFPB-NAV-0028831; CFPB-NAV-0028832; CFPB-NAV-0028833; CFPB-NAV-0028834; CFPB-NAV-0028835; CFPB-NAV-0028859; CFPB-NAV-0028862; CFPB-NAV-0028863; CFPB-NAV-0028864; CFPB-NAV-0028865; CFPB-NAV-0028866; CFPB-NAV-0028867; CFPB-NAV-0029016; CFPB-NAV-0029017; CFPB-NAV-0029018; CFPB-NAV-0029052; CFPB-NAV-0029055; CFPB-NAV-0029056; CFPB-NAV-0029057; CFPB-NAV-0029058; CFPB-NAV-0029059; CFPB-NAV-0029060; CFPB-NAV-0029061; CFPB-NAV-0029062; CFPB-NAV-0029063; CFPB-NAV-0029172; CFPB-NAV-0029689; CFPB-NAV-0029691; CFPB-NAV-0029692; CFPB-NAV-0029693; CFPB-NAV-0029694; CFPB-NAV-0029695; CFPB-NAV-0029698; CFPB-NAV-0029699; CFPB-NAV-0029700; CFPB-NAV-0029701; CFPB-NAV-0029702; CFPB-NAV-0029705; CFPB-NAV-0029706; CFPB-NAV-0029707; CFPB-NAV-0029708; CFPB-NAV-0029709; CFPB-NAV-0029710; CFPB-NAV-0029840; CFPB-NAV-0029846; CFPB-NAV-0029868; CFPB-NAV-0029871; CFPB-NAV-0029872; CFPB-NAV-0029873; CFPB-NAV-0029875; CFPB-NAV-0029876; CFPB-NAV-0029877; CFPB-NAV-0030063; CFPB-NAV-0030066; CFPB-NAV-0030067; CFPB-NAV-0030068; CFPB-NAV-0030070; CFPB-NAV-0030071; CFPB-NAV-0030072; CFPB-NAV-0030123; CFPB-NAV-0030281; CFPB-NAV-0030284; CFPB-NAV-0030285; CFPB-NAV-0030286; CFPB-NAV-0030288; CFPB-NAV-0030289; CFPB-NAV-0030290; CFPB-NAV-0030291; CFPB-NAV-0030296; CFPB-NAV-0030473; CFPB-NAV-0030474; CFPB-NAV-0030475; CFPB-NAV-0030476; CFPB-NAV-0030478; CFPB-NAV-0030479; CFPB-NAV-0030480; CFPB-NAV-0030481; CFPB-NAV-0030482; CFPB-NAV-0030483; CFPB-NAV-0030484; CFPB-NAV-0030486; CFPB-NAV-0030487; CFPB-NAV-0030488; CFPB-NAV-0030489; CFPB-NAV-0030492; CFPB-NAV-0030493; CFPB-NAV-0030494; CFPB-NAV-0030495; CFPB-NAV-0030497; CFPB-NAV-0030499; CFPB-NAV-0030501; CFPB-NAV-0030504; CFPB-NAV-0030505; CFPB-NAV-0030506; CFPB-NAV-0030507; CFPB-NAV-0030508; CFPB-NAV-0030509; CFPB-NAV-0030510; CFPB-NAV-0030511; CFPB-NAV-0030513; CFPB-NAV-0030514; CFPB-NAV-0030515; CFPB-NAV-0030516; CFPB-NAV-0030517; CFPB-NAV-0030518; CFPB-NAV-0030521; CFPB-NAV-0030522; CFPB-NAV-0030525; CFPB-NAV-0030528; CFPB-NAV-0030551; CFPB-NAV-0030552; CFPB-NAV-0030553; CFPB-NAV-0030554; CFPB-NAV-0030555; CFPB-NAV-0030557; CFPB-NAV-0031514; CFPB-NAV-0031517; CFPB-NAV-0031518; CFPB-NAV-0031519; CFPB-NAV-0031521; CFPB-NAV-0031522; CFPB-NAV-0031523; CFPB-NAV-0032679; CFPB-NAV-0032680; CFPB-NAV-0033584; CFPB-NAV-0033585; CFPB-NAV-0033596; CFPB-NAV-0033597; CFPB-NAV-0033603; CFPB-NAV-0033605; CFPB-NAV-0033664; CFPB-NAV-0033684; CFPB-NAV-0033733; CFPB-NAV-0033734; CFPB-NAV-0033736; CFPB-NAV-0033737; CFPB-NAV-0033738; CFPB-NAV-0033739; CFPB-NAV-0033740; CFPB-NAV-0033741; CFPB-NAV-0033742; CFPB-NAV-0033745; CFPB-NAV-0033746; CFPB-NAV-0033749; CFPB-NAV-0033750; CFPB-NAV-0033754; CFPB-NAV-0033757; CFPB-NAV-0033759; CFPB-NAV-0033766; CFPB-NAV-0033769; CFPB-NAV-0033795; CFPB-NAV-0033844; CFPB-NAV-0033847; CFPB-NAV-0033848; CFPB-NAV-0033854; CFPB-NAV-0033874; CFPB-NAV-0033879; CFPB-NAV-

0033883; CFPB-NAV-0037343; CFPB-NAV-0037345; CFPB-NAV-0037404; CFPB-NAV-0037406; CFPB-NAV-0037407; CFPB-NAV-0037409; CFPB-NAV-0037433; CFPB-NAV-0037434; CFPB-NAV-0037469; CFPB-NAV-0037471; CFPB-NAV-0037476; CFPB-NAV-0037493; CFPB-NAV-0037526; CFPB-NAV-0037528; CFPB-NAV-0037551; CFPB-NAV-0037552; CFPB-NAV-0037553; CFPB-NAV-0037554; CFPB-NAV-0037555; CFPB-NAV-0037556; CFPB-NAV-0037557; CFPB-NAV-0037558; CFPB-NAV-0037560; CFPB-NAV-0037642; CFPB-NAV-0037644; CFPB-NAV-0037645; CFPB-NAV-0037646; CFPB-NAV-0037648; CFPB-NAV-0037649; CFPB-NAV-0037650; CFPB-NAV-0037651; CFPB-NAV-0038106; CFPB-NAV-0038110; CFPB-NAV-0038183; CFPB-NAV-0038184; CFPB-NAV-0038185; CFPB-NAV-0038186; CFPB-NAV-0038187; CFPB-NAV-0038189; CFPB-NAV-0038190; CFPB-NAV-0038191; CFPB-NAV-0038206; CFPB-NAV-0038207; CFPB-NAV-0038208; CFPB-NAV-0038209; CFPB-NAV-0038286; CFPB-NAV-0038289; CFPB-NAV-0038290; CFPB-NAV-0038291; CFPB-NAV-0038292; CFPB-NAV-0038293; CFPB-NAV-0038294; CFPB-NAV-0038295; CFPB-NAV-0038298; CFPB-NAV-0038299; CFPB-NAV-0038302; CFPB-NAV-0038303; CFPB-NAV-0038307; CFPB-NAV-0038323; CFPB-NAV-0038341; CFPB-NAV-0038344; CFPB-NAV-0038372; CFPB-NAV-0038393; CFPB-NAV-0038467; CFPB-NAV-0038469; CFPB-NAV-0038471; CFPB-NAV-0038474; CFPB-NAV-0038477; CFPB-NAV-0038480; CFPB-NAV-0038483; CFPB-NAV-0038487; CFPB-NAV-0038649; CFPB-NAV-0038650; CFPB-NAV-0038668; CFPB-NAV-0038670; CFPB-NAV-0039098; CFPB-NAV-0039341; CFPB-NAV-0039347; CFPB-NAV-0039348; CFPB-NAV-0039352; CFPB-NAV-0039353; CFPB-NAV-0039354; CFPB-NAV-0039355; CFPB-NAV-0039360; CFPB-NAV-0039363; CFPB-NAV-0039365; CFPB-NAV-0039805; CFPB-NAV-0039806; CFPB-NAV-0039946; CFPB-NAV-0039948; CFPB-NAV-0039955; CFPB-NAV-0039957; CFPB-NAV-0039958; CFPB-NAV-0039959; CFPB-NAV-0039961; CFPB-NAV-0039962; CFPB-NAV-0039963; CFPB-NAV-0039964; CFPB-NAV-0039965; CFPB-NAV-0039966; CFPB-NAV-0039967; CFPB-NAV-0039968; CFPB-NAV-0039969; CFPB-NAV-0039970; CFPB-NAV-0039971; CFPB-NAV-0039987; CFPB-NAV-0039991; CFPB-NAV-0039992; CFPB-NAV-0039993; CFPB-NAV-0039995; CFPB-NAV-0039996; CFPB-NAV-0039997; CFPB-NAV-0039998; CFPB-NAV-0040000; CFPB-NAV-0040001; CFPB-NAV-0040003; CFPB-NAV-0040088; CFPB-NAV-0040089; CFPB-NAV-0040223; CFPB-NAV-0040224; CFPB-NAV-0040225; CFPB-NAV-0040227; CFPB-NAV-0040228; CFPB-NAV-0040229; CFPB-NAV-0040230; CFPB-NAV-0040231; CFPB-NAV-0040232; CFPB-NAV-0040233; CFPB-NAV-0040234; CFPB-NAV-0040297; CFPB-NAV-0040300; CFPB-NAV-0040301; CFPB-NAV-0040302; CFPB-NAV-0040304; CFPB-NAV-0040305; CFPB-NAV-0040306; CFPB-NAV-0040307; CFPB-NAV-0040311; CFPB-NAV-0040312; CFPB-NAV-0040313; CFPB-NAV-0040315; CFPB-NAV-0040316; CFPB-NAV-0040317; CFPB-NAV-0040318; CFPB-NAV-0040320; CFPB-NAV-0040321; CFPB-NAV-0040322; CFPB-NAV-0040323; CFPB-NAV-0040469; CFPB-NAV-0040481; CFPB-NAV-0040507; CFPB-NAV-0040510; CFPB-NAV-0040511; CFPB-NAV-0040512; CFPB-NAV-0040514; CFPB-NAV-0040515; CFPB-NAV-0040516; CFPB-NAV-0040533; CFPB-NAV-0040536; CFPB-NAV-0040537; CFPB-NAV-0040538; CFPB-NAV-0040539; CFPB-NAV-0040540; CFPB-NAV-0040541; CFPB-NAV-0040542; CFPB-NAV-0040559; CFPB-NAV-0040563; CFPB-NAV-0040564; CFPB-NAV-0040610; CFPB-NAV-0040622; CFPB-NAV-0040625; CFPB-NAV-0040626; CFPB-NAV-0040627; CFPB-NAV-0040628; CFPB-NAV-0040630; CFPB-NAV-

0040736; CFPB-NAV-0040740; CFPB-NAV-0040745; CFPB-NAV-0040749; CFPB-NAV-0040750; CFPB-NAV-0040756

### **Category 27**

**Description:** Confidential pre-decisional and deliberative communications and documents relating to the selection, analysis, and categorization of responses to the Bureau's May 14, 2015 Request for Information concerning student loan servicing conducted by personnel in the Office for Students; communications and documents contain or reflect selections and categorizations of responses to the Request for Information in connection with drafting a September 2015 report issued by the Office for Students regarding responses to the RFI, titled "Student Loan Servicing: Analysis of Public Input and Recommendations for Reform," and developing any recommendations or proposed courses of action to address issues, problems, or failures in the student loan market; communications and documents preceded any final decisions regarding the content of the September 2015 report and any recommendations or proposed courses of action based on analysis of the RFI responses.

**Privileges:** Deliberative Process Privilege

**Documents Withheld or Redacted:** CFPB-NAV-0030985; CFPB-NAV-0030986; CFPB-NAV-0033082; CFPB-NAV-0038674, CFPB-NAV-0038676; CFPB-NAV-0038678; CFPB-NAV-0038680; CFPB-NAV-0038682; CFPB-NAV-0038683; CFPB-NAV-0038684; CFPB-NAV-0038686; CFPB-NAV-0038689; CFPB-NAV-0038690; CFPB-NAV-0038691; CFPB-NAV-0038692; CFPB-NAV-0038694; CFPB-NAV-0038695; CFPB-NAV-0038696; CFPB-NAV-0038697; CFPB-NAV-0038698; CFPB-NAV-0040256; CFPB-NAV-0040258

### **Category 28**

**Description:** Confidential pre-decisional and deliberative communications and documents relating to the development of the Bureau's "Payback Playbook"; communications and documents contain or reflect analyses of borrower experiences and perceptions relating to student loan servicing practices that an outside consultant (Fors Marsh) performed for the Bureau to assist in the development of the Payback Playbook, and discussions, evaluations, selections, or summaries of the data obtained by Fors Marsh on behalf of the Bureau; facilitated the Office for Students's ability to develop and arrive at recommendations to former Director Cordray regarding the Payback Playbook and reflects the process used by staff in the Office for Students to develop the Payback Playbook, including the factors they considered and the analyses performed by Fors Marsh at their request to help them make recommendations to former Director Cordray regarding the content and publication of the Payback Playbook; communications and documents precede any final decisions about the content of the Payback Playbook that was released to the public or any other proposed courses of action, decisions, or recommendations based on the results of the testing and analysis reflected in the documents.



**Privileges:** Deliberative Process Privilege

**Documents Withheld or Redacted:** CFPB-NAV-0030112; CFPB-NAV-0030113; CFPB-NAV-0030114; CFPB-NAV-0030115; CFPB-NAV-0030116; CFPB-NAV-0030117; CFPB-NAV-0030118; CFPB-NAV-0030119; CFPB-NAV-0030120; CFPB-NAV-0038733; CFPB-NAV-0038734; CFPB-NAV-0038771; CFPB-NAV-0038772; CFPB-NAV-0038773; CFPB-NAV-0038774; CFPB-NAV-0038775; CFPB-NAV-0038776; CFPB-NAV-0038777; CFPB-NAV-0038778; CFPB-NAV-0038782; CFPB-NAV-0038787; CFPB-NAV-0038788; CFPB-NAV-0038789; CFPB-NAV-0038791; CFPB-NAV-0038792; CFPB-NAV-0038793; CFPB-NAV-0038794; CFPB-NAV-0038796; CFPB-NAV-0038797; CFPB-NAV-0038798; CFPB-NAV-0038800; CFPB-NAV-0038801; CFPB-NAV-0038802; CFPB-NAV-0038803; CFPB-NAV-0038804; CFPB-NAV-0038805; CFPB-NAV-0038806; CFPB-NAV-0038807; CFPB-NAV-0038808; CFPB-NAV-0038809; CFPB-NAV-0038810; CFPB-NAV-0038811; CFPB-NAV-0038812; CFPB-NAV-0038813; CFPB-NAV-0038814; CFPB-NAV-0038815; CFPB-NAV-0038816; CFPB-NAV-0038817; CFPB-NAV-0038818; CFPB-NAV-0038819; CFPB-NAV-0038820; CFPB-NAV-0038821; CFPB-NAV-0038822; CFPB-NAV-0038823; CFPB-NAV-0038824; CFPB-NAV-0038825; CFPB-NAV-0038826; CFPB-NAV-0038827; CFPB-NAV-0038828; CFPB-NAV-0038829; CFPB-NAV-0038830; CFPB-NAV-0038831; CFPB-NAV-0038832; CFPB-NAV-0038834; CFPB-NAV-0038835; CFPB-NAV-0038836; CFPB-NAV-0038837; CFPB-NAV-0038838; CFPB-NAV-0038839; CFPB-NAV-0038840; CFPB-NAV-0038841; CFPB-NAV-0038842; CFPB-NAV-0038843; CFPB-NAV-0038844; CFPB-NAV-0038845; CFPB-NAV-0038846; CFPB-NAV-0038847; CFPB-NAV-0038848; CFPB-NAV-0038849; CFPB-NAV-0038850; CFPB-NAV-0038851; CFPB-NAV-0038852; CFPB-NAV-0038853; CFPB-NAV-0038854; CFPB-NAV-0038855; CFPB-NAV-0038856; CFPB-NAV-0038857; CFPB-NAV-0038858; CFPB-NAV-0038859

**Category 29**

**Description:** Confidential pre-decisional and deliberative draft of a section of the 2014 Annual Report of the Student Loan Ombudsman principally authored by personnel in the Office for Students; draft reflects the authors' recommendations regarding how to present the Bureau's analyses, policies, and recommendations regarding the student loan market to the public; draft preceded any final decisions regarding the content and publication of the report.

**Privileges:** Deliberative Process Privilege

**Documents Withheld or Redacted:** CFPB-NAV-0029008

**Category 30**

**Description:** Confidential pre-decisional and deliberative drafts of a document describing proposed tasks, projects, and research issues to be handled by various offices within the Consumer Education & Engagement Division, including the Office for Students, and the emails

in which employees in the Consumer Education & Engagement Division sought or provided input regarding the drafting of the document or the prioritization of the items in the document; communications and documents reflect consideration of potential policy priorities for the Consumer Education & Engagement Division; communications and documents reflect the give-and-take process of making recommendations and soliciting input regarding possible tasks, projects, and research items to be handled by the various offices; communications and documents preceded any recommendations or decisions based on the results of the tasks, projects, and research items or consideration of policy priorities reflected therein.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0027889; CFPB-NAV-0027890; CFPB-NAV-0027898; CFPB-NAV-0027900

### **Category 31**

Description: Confidential pre-decisional and deliberative communications prepared by or shared between personnel in the Department of Education and attorneys in the Office of Supervision Policy relating to the Bureau's selection and provision of information to the Department of Education in connection with identifying and analyzing issues, problems, or failures in the student loan market to assist the Department of Education in developing or pursuing potential courses of action to address such issues, problems, or failures; communications reflect the selection of facts that attorneys in the Office of Supervision Policy and personnel in the Department of Education deemed potentially pertinent to the Department of Education's consideration of potential courses of action or decisions in response to such issues, problems, or failures; communications and documents either predated decisions regarding the identification and analysis of problems or failures in the student loan market by either agency or formed part of an analysis or discussion that was considered as part of an overall process that did not result in a specific decision by either agency.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0027929; CFPB-NAV-0033084; CFPB-NAV-0033086; CFPB-NAV-0033097; CFPB-NAV-0033106; CFPB-NAV-0033108; CFPB-NAV-0033112; CFPB-NAV-0033113; CFPB-NAV-0033114; CFPB-NAV-0033115; CFPB-NAV-0033116; CFPB-NAV-0033117; CFPB-NAV-0033118; CFPB-NAV-0033120; CFPB-NAV-0033123; CFPB-NAV-0033126; CFPB-NAV-0033135; CFPB-NAV-0033136; CFPB-NAV-0033190; CFPB-NAV-0033192; CFPB-NAV-0033194; CFPB-NAV-0033197

### **Category 32**

Description: Confidential pre-decisional and deliberative communications prepared by or shared between personnel in the Department of Education and attorneys in the Office of

Supervision Policy reflecting the selection and provision of information to the Department of Education in connection with identifying and analyzing issues, problems, or failures in the student loan market to assist the Department of Education in developing or pursuing potential courses of action to address such issues, problems, or failures; communications reflect the selection of facts that attorneys in the Office of Supervision Policy and personnel in the Department of Education deemed potentially pertinent to the Department of Education's consideration of potential courses of action or decisions in response to such issues, problems, or failures; communications and documents predated any decisions regarding the identification and analysis of problems or failures in the student loan market; communications and documents contain or convey legal advice from Bureau attorneys regarding application of federal consumer financial protection laws.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0033095; CFPB-NAV-0033096; CFPB-NAV-0033110; CFPB-NAV-0033111

### **Category 33**

Description: Confidential pre-decisional and deliberative communications prepared by or shared among Bureau personnel regarding communications with the Department of Education reflecting the selection and provision of information to the Department of Education in connection with identifying and analyzing issues, problems, or failures in the student loan market to assist the Department of Education in developing or pursuing potential courses of action to address such issues, problems, or failures; reflects the selection of facts that attorneys in the Office of Supervision Policy and personnel in the Department of Education deemed potentially pertinent to the Department of Education's consideration of potential courses of action or decisions in response to such issues, problems, or failures; communications and documents either predated decisions regarding the identification and analysis of problems or failures in the student loan market by either agency or formed part of an analysis or discussion that was considered as part of an overall process that did not result in a specific decision by either agency.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0027928; CFPB-NAV-0033084; CFPB-NAV-0033086; CFPB-NAV-0033087; CFPB-NAV-0033090; CFPB-NAV-0033091; CFPB-NAV-0033094; CFPB-NAV-0033098; CFPB-NAV-0033100; CFPB-NAV-0033101; CFPB-NAV-0033104; CFPB-NAV-0033105; CFPB-NAV-0033119; CFPB-NAV-0033129; CFPB-NAV-0033130; CFPB-NAV-0033131; CFPB-NAV-0033132; CFPB-NAV-0033133; CFPB-NAV-0033135; CFPB-NAV-0033136

### **Category 34**

Description: Confidential pre-decisional and deliberative communications prepared by or shared among Bureau personnel regarding communications with the Department of Education reflecting the selection and provision of information to the Department of Education in connection with identifying and analyzing issues, problems, or failures in the student loan market to assist the Department of Education in developing or pursuing potential courses of action to address such issues, problems, or failures; reflects the selection of facts that attorneys in the Office of Supervision Policy or personnel in the Department of Education deemed potentially pertinent to the Department of Education's consideration of potential courses of action or decisions in response to such issues, problems, or failures; communications and documents either predated decisions regarding the identification and analysis of problems or failures in the student loan market by either agency or formed part of an analysis or discussion that was considered as part of an overall process that did not result in a specific decision by either agency; attachments to communications contain legal advice provided by Bureau attorneys regarding application of federal consumer financial protection laws.

Privileges: Deliberative Process Privilege, Attorney-Client Privilege

Documents Withheld or Redacted: CFPB-NAV-0033088; CFPB-NAV-0033089; CFPB-NAV-0033091; CFPB-NAV-0033093; CFPB-NAV-0033094

### **Category 35**

Description: Confidential pre-decisional and deliberative communications relating to the selection and provision of information by the Office for Students to the Department of Education in connection with identifying and analyzing issues, problems, or failures in the student loan market to assist the Department of Education in developing or pursuing potential courses of action to address such issues, problems, or failures; reflects the selection of facts that attorneys in the Office of Supervision Policy and personnel in the Department of Education deemed potentially pertinent to the Department of Education's consideration of potential courses of action or decisions in response to such issues, problems, or failures; communications and documents either predated decisions regarding the identification and analysis of problems or failures in the student loan market by either agency or formed part of an analysis or discussion that was considered as part of an overall process that did not result in a specific decision by either agency.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0028930; CFPB-NAV-0028940; CFPB-NAV-0028941; CFPB-NAV-0028946; CFPB-NAV-0029066; CFPB-NAV-0030418; CFPB-NAV-0030427; CFPB-NAV-0030428; CFPB-NAV-0030442; CFPB-NAV-0030452; CFPB-NAV-0030453; CFPB-NAV-0030455; CFPB-NAV-0030457; CFPB-NAV-0030466; CFPB-NAV-0030467; CFPB-NAV-0030469; CFPB-NAV-0030471; CFPB-NAV-0032731; CFPB-NAV-

0032734; CFPB-NAV-0032743; CFPB-NAV-0032744; CFPB-NAV-0032753; CFPB-NAV-0033775; CFPB-NAV-0033779

### **Category 36**

**Description:** Confidential pre-decisional and deliberative drafts or versions of an internal Bureau document prepared by personnel in the Office of Markets and an attorney in the Office of Regulations containing their identification and personal assessments of various risks facing student loan borrowers, and communications relating to the preparation and drafting of the document; documents and communications enabled personnel in the Office of Research, Markets & Regulations to develop an understanding of risks, problems, and other issues in the student loan servicing market in order to directly inform the discussion, consideration, and implementation of strategies in other Bureau offices to address those risks, problems, and other issues; documents and communications reflect the opinions, impressions, or recommendations of the employees who drafted them, including comments and revisions proposed by the employees involved in the drafting process; document and communications preceded any decisions regarding strategies or potential courses of action by the Office of Supervision Policy and the Office for Students in response to the assessments performed by the Office of Research, Markets & Regulations reflected in the document.

**Privileges:** Deliberative Process Privilege

**Documents Withheld or Redacted:** CFPB-NAV-0028020; CFPB-NAV-0028022; CFPB-NAV-0030275; CFPB-NAV-0030276; CFPB-NAV-0039145; CFPB-NAV-0039303; CFPB-NAV-0039309; CFPB-NAV-0039314; CFPB-NAV-0039315; CFPB-NAV-0039320; CFPB-NAV-0039322; CFPB-NAV-0039327; CFPB-NAV-0039329; CFPB-NAV-0039334; CFPB-NAV-0039336

### **Category 37**

**Description:** Confidential pre-decisional and deliberative drafts or versions of internal Bureau documents prepared by personnel in the Office of Markets containing their analysis of problems and other issues relating to student loan credit reporting and proposed policy recommendations to address such problems or issues, and communications relating to the preparation and drafting of these documents; documents and communications enabled personnel in the Office of Research, Markets & Regulations to develop an understanding of risks, problems, and other issues in the student loan servicing market in order to directly inform the discussion, consideration, and implementation of strategies in other Bureau offices to address those risks, problems, and other issues; documents and communications reflect the opinions, impressions, or recommendations of the employees who drafted them, including comments and revisions proposed by the employees involved in the drafting process; document and communications preceded any decisions regarding strategies or potential courses of action by the Office of

Supervision Policy and the Office for Students in response to the assessments performed by the Office of Research, Markets & Regulations reflected in the document.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0027930; CFPB-NAV-0027932; CFPB-NAV-0027933; CFPB-NAV-0027943; CFPB-NAV-0027946; CFPB-NAV-0027948; CFPB-NAV-0027949; CFPB-NAV-0028498; CFPB-NAV-0028499; CFPB-NAV-0028695; CFPB-NAV-0028696; CFPB-NAV-0029772; CFPB-NAV-0029782; CFPB-NAV-0029783; CFPB-NAV-0031640; CFPB-NAV-0031641; CFPB-NAV-0033297; CFPB-NAV-0033298; CFPB-NAV-0033569; CFPB-NAV-0033570; CFPB-NAV-0033637; CFPB-NAV-0033638; CFPB-NAV-0033639; CFPB-NAV-0033689; CFPB-NAV-0033691; CFPB-NAV-0033692; CFPB-NAV-0037292; CFPB-NAV-0037293; CFPB-NAV-0037294

### **Category 38**

Description: Copies of an internal report of a February 27, 2013 site visit to Sallie Mae's servicing center in Wilkes-Barre, Pennsylvania, by personnel from the Office of Markets, and related communications, containing their preliminary impressions and evaluations of certain servicing practices observed during the site visit and questions recommended for potential further discussion among Bureau personnel; purpose of the document was to select and convey background information obtained during the site visit to other Bureau personnel to enhance their understanding of federal student loan servicing practices for the purpose of informing further discussions about the development of Bureau policies regarding the student loan servicing market, including the development of a potential supervisory program for federal student loan servicers; document and communications preceded the consideration of any Bureau policies regarding student loan servicing that was informed by the site visit.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0027910; CFPB-NAV-0027911; CFPB-NAV-0032672; CFPB-NAV-0032675

### **Category 39**

Description: Confidential communications reflecting brainstorming by personnel in the Office of Research regarding issues relating to student loan credit reporting that the Office of Research might analyze and research for eventual use in the drafting of potential reports to be published by the Office of Research; reflects preliminary give-and-take to identify potential issues to research and analyze in connection with the potential preparation and drafting of reports to be published by the Bureau regarding those issues; preceded the research and analysis of the student loan credit reporting issues identified in the email that was later conducted by the Office of Research, and which contributed to the eventual drafting of a report published by the Bureau.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0028184

## **Category 40**

Description: Confidential pre-decisional and deliberative communications and documents relating to the drafting and submission of briefing materials to former Director Richard Cordray regarding an August 29, 2016 Federal Student Aid Advisory Board Meeting, including draft and final versions of a memorandum presented to the former Director and related communications containing selections or summaries of facts and issues deemed pertinent to the meeting and recommended discussion points for the meeting in connection with the process of preparing the former Director for the meeting and furthering the partnership among various executive agencies regarding the student loan market; purpose of documents and communications was to compile the information staff deemed most pertinent to former Director Cordray's participation in the meetings, to present him with candid assessments about issues likely to be discussed at the meetings, and to make suggestions about questions and key discussion points to raise during the meetings; briefing materials formed part of an analysis or discussion that was considered as part of Director Cordray's anticipated participation in the meetings but did not result in a specific decision, were advisory only, and were prepared by subordinates who lacked authority to make final decisions on these topics or direct Director Cordray's actions.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0029372; CFPB-NAV-0029373; CFPB-NAV-0029374; CFPB-NAV-0029379; CFPB-NAV-0029380; CFPB-NAV-0029381; CFPB-NAV-0029383; CFPB-NAV-0029388; CFPB-NAV-0029389; CFPB-NAV-0029390; CFPB-NAV-0029392; CFPB-NAV-0029403; CFPB-NAV-0029404; CFPB-NAV-0029405; CFPB-NAV-0029406; CFPB-NAV-0029407; CFPB-NAV-0030062; CFPB-NAV-0030076; CFPB-NAV-0030078; CFPB-NAV-0030079; CFPB-NAV-0030080; CFPB-NAV-0030081; CFPB-NAV-0030082

## **Category 41**

Description: Confidential pre-decisional and deliberative communications and documents relating to the drafting and submission of briefing materials to former Director Richard Cordray regarding a November 22, 2016 Federal Student Aid Advisory Board Meeting, including draft and final versions of a memorandum presented to the former Director and related communications containing selections or summaries of facts and issues deemed pertinent to the meeting and recommended discussion points for the meeting in connection with the process of preparing the former Director for the meeting and furthering the partnership among various executive agencies regarding the student loan market; purpose of documents and communications was to compile the information staff deemed most pertinent to former Director

Cordray's participation in the meetings, to present him with candid assessments about issues likely to be discussed at the meetings, and to make suggestions about questions and key discussion points to raise during the meetings; briefing materials formed part of an analysis or discussion that was considered as part of Director Cordray's anticipated participation in the meetings but did not result in a specific decision, were advisory only, and were prepared by subordinates who lacked authority to make final decisions on these topics or direct Director Cordray's actions.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0029733; CFPB-NAV-0029734; CFPB-NAV-0029739; CFPB-NAV-0029740; CFPB-NAV-0029745; CFPB-NAV-0029746; CFPB-NAV-0029747; CFPB-NAV-0029748; CFPB-NAV-0029749; CFPB-NAV-0029754; CFPB-NAV-0029755; CFPB-NAV-0029756; CFPB-NAV-0029757; CFPB-NAV-0029758; CFPB-NAV-0029763; CFPB-NAV-0029764; CFPB-NAV-0029765

## **Category 42**

Description: Confidential pre-decisional and deliberative communications and documents relating to the drafting and submission of briefing materials to former Director Richard Cordray regarding a July 30, 2014 meeting between the former Director and Navient's CEO, including draft and final versions of a memorandum presented to the former Director and related communications containing selections or summaries of facts and issues deemed pertinent to the meeting and recommended discussion points for the meeting in connection with the process of preparing the former Director for the meeting; purpose of communications and documents was to bring former Director Cordray up to speed on Bureau and other state and federal government activity relevant to the meetings, to select and distill the facts deemed most relevant to the Director's participation in the meetings, and to suggest key discussion points for the Director to raise during the meetings; briefing materials formed part of an analysis or discussion that was considered as part of Director Cordray's anticipated participation in the meetings but did not result in a specific decision, were advisory only, and were prepared by subordinates who lacked authority to make final decisions on these topics or direct Director Cordray's actions.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0027918; CFPB-NAV-0027919; CFPB-NAV-0027920; CFPB-NAV-0027921; CFPB-NAV-0027922; CFPB-NAV-0027923; CFPB-NAV-0027924; CFPB-NAV-0027925; CFPB-NAV-0027926; CFPB-NAV-0027927; CFPB-NAV-0030394; CFPB-NAV-0030396; CFPB-NAV-0030398; CFPB-NAV-0030399; CFPB-NAV-0037032; CFPB-NAV-0037033



### **Category 43**

Description: Confidential pre-decisional and deliberative communications and documents relating to the drafting and submission of briefing materials to former Director Richard Cordray regarding a September 12, 2014 call between the former Director and Navient's CEO, including draft and final versions of a memorandum presented to the former Director and related communications containing selections or summaries of facts and issues deemed pertinent to the call and recommendations regarding potential topics for the call in connection with the process of preparing the former Director for the call; purpose of communications and documents was to bring former Director Cordray up to speed on Bureau and other state and federal government activity relevant to the meetings, to select and distill the facts deemed most relevant to the Director's participation in the meetings, and to suggest key discussion points for the Director to raise during the meetings; briefing materials formed part of an analysis or discussion that was considered as part of Director Cordray's anticipated participation in the meetings but did not result in a specific decision, were advisory only, and were prepared by subordinates who lacked authority to make final decisions on these topics or direct Director Cordray's actions.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0030403; CFPB-NAV-0030411

### **Category 44**

Description: Confidential pre-decisional and deliberative communications and documents relating to the drafting and submission of briefing materials to former Director Richard Cordray regarding a May 9, 2016 meeting between the former Director and Navient's CEO, including draft and final versions of a memorandum presented to the former Director and related communications containing selections or summaries of facts and issues deemed pertinent to the meeting and recommended discussion points for the meeting in connection with the process of preparing the former Director for the meeting; purpose of communications and documents was to bring former Director Cordray up to speed on Bureau and other state and federal government activity relevant to the meetings, to select and distill the facts deemed most relevant to the Director's participation in the meetings, and to suggest key discussion points for the Director to raise during the meetings; briefing materials formed part of an analysis or discussion that was considered as part of Director Cordray's anticipated participation in the meetings but did not result in a specific decision, were advisory only, and were prepared by subordinates who lacked authority to make final decisions on these topics or direct Director Cordray's actions.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0028951; CFPB-NAV-0028952; CFPB-NAV-0028959; CFPB-NAV-0028960; CFPB-NAV-0028961; CFPB-NAV-0037563; CFPB-NAV-0037564; CFPB-NAV-0037638; CFPB-NAV-0040140; CFPB-NAV-0040141

**Category 45**

Description: Confidential pre-decisional and deliberative communications and documents relating to the drafting and submission of briefing materials to former Director Richard Cordray regarding responses to a May 14, 2015 Request for Information regarding student loan servicing, including draft and final versions of a memorandum presented to the former Director and related communications containing the Office for Students's categorizations, summaries, or analysis of responses, preliminary findings, and recommended next steps in connection with the process of identifying and analyzing problems or failures in the student loan market to develop recommendations, strategies, and potential courses of action to address such problems or failures; the purpose of the communications and documents was to review thousands of responsive comments and analyze, synthesize, and distill those comments for presentation to the Director to assist in developing recommendations, strategies, and potential courses of action to address problems or failures in the student loan servicing market, to succinctly apprise Director Cordray of the pertinent issues raised in the RFI responses, and to prepare him for potential questioning and future policy-making related to those responses; briefing materials formed part of an analysis or discussion that was considered by the Director but did not result in a specific decision, were advisory only, and do not reflect the full universe of comments received in response to the RFI or any final Bureau decisions related to the RFI process or the comments received.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0028459; CFPB-NAV-0028460; CFPB-NAV-0028461; CFPB-NAV-0028462; CFPB-NAV-0028463; CFPB-NAV-0028465; CFPB-NAV-0028466; CFPB-NAV-0028467; CFPB-NAV-0028468; CFPB-NAV-0028469; CFPB-NAV-0028470; CFPB-NAV-0028471; CFPB-NAV-0028483; CFPB-NAV-0028484; CFPB-NAV-0028486; CFPB-NAV-0028488; CFPB-NAV-0031223; CFPB-NAV-0031224; CFPB-NAV-0031225; CFPB-NAV-0031227; CFPB-NAV-0031636; CFPB-NAV-0031637; CFPB-NAV-0037046; CFPB-NAV-0037048; CFPB-NAV-0038860; CFPB-NAV-0038862

**Category 46**

Description: Confidential pre-decisional and deliberative communications and documents relating to the drafting and submission of briefing materials to former Director Richard Cordray regarding a February 2015 student loan servicing survey by the National Association of Student Financial Aid Administrators, including draft and final versions of a memorandum presented to the former Director and related communications containing the Office for Students's summary and analysis of the February 2015 survey results, including a categorization of problems in student loan servicing and next steps recommended by the Office for Students; purpose of communications and documents was to evaluate information, situate it in the context of the Bureau's ongoing student loan-related activity, and highlight specific facts that were, in the authors' opinions, worthy of the Director's consideration in connection with the process of determining the Bureau's policies and courses of action regarding student loan servicing;

briefing materials formed part of an analysis or discussion that was considered by the Director but did not result in a specific decision, were advisory only, and do not memorialize any final agency action.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0028476; CFPB-NAV-0028477; CFPB-NAV-0028479

### **Category 47**

Description: Confidential pre-decisional and deliberative communications and documents relating to the drafting and submission of briefing materials to former Director Richard Cordray regarding a September 2015 report titled “Student Loan Servicing: Analysis of Public Input and Recommendations for Reform,” including draft and final versions of a memorandum presented to the former Director regarding the report and related communications; purpose of communications and documents was to make recommendations to the Director and assist him in deciding whether and how to present to the public the Bureau’s analyses, policies, and recommendations regarding the student loan market; communications and documents preceded decisions by the Director about the finalization and publication of the report.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0028486; CFPB-NAV-0028487

### **Category 48**

Description: Confidential pre-decisional and deliberative communications and documents relating to the drafting and submission of a recommendation memorandum to former Director Richard Cordray regarding the 2016 Annual Report of the Student Loan Ombudsman, including draft and final versions of a memorandum presented to the former Director regarding the report and related communications; purpose of communications and documents was to make recommendations to the Director and assist him in deciding whether and how to present to the public the Bureau’s analyses, policies, and recommendations regarding the student loan market; communications and documents preceded decisions by the Director about the finalization and publication of the report.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0028179; CFPB-NAV-0028190

## **Category 49**

Description: Confidential pre-decisional and deliberative recommendation memorandum submitted to former Director Richard Cordray regarding a January 2017 report titled, “CFPB Snapshot of older consumers and student loan debt,” including draft and final versions of a memorandum presented to the former Director regarding the report and related communications; purpose of communications and documents was to make recommendations to the Director and assist him in deciding whether and how to present to the public the Bureau’s analyses, policies, and recommendations regarding the student loan market; communications and documents preceded decisions by the Director about the finalization and publication of the report.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0040575

## **Category 50**

Description: Confidential pre-decisional and deliberative communications and documents relating to the drafting and submission of briefing materials to former Director Richard Cordray regarding consumer complaints about student loan servicing, including draft and final versions of a memorandum presented to the former Director and related communications containing the Office for Consumer Response’s summary and analysis of consumer complaints about student loan servicing, including a categorization of such complaints; purpose of communications and documents was to analyze consumer complaints and to prepare a succinct briefing memorandum for the Director presenting the staff-level analysis in connection with the process of determining the Bureau’s policies and courses of action regarding student loan servicing; communications and documents reflect the authors’ opinions about findings that could be drawn from the large volume of complaints, as a result of reviewing, culling, synthesizing, and interpreting those complaints; communications and documents formed part of an analysis or discussion that was considered by the Director but did not result in a specific decision, were advisory only, and do not memorialize any final agency action.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0029613; CFPB-NAV-0029614

## **Category 51**

Description: Confidential communications and documents generated for the purpose of formulating or providing legal advice to the Bureau and former Director Richard Cordray regarding a potential disclosure of federal interagency communications by another federal agency, including the consequences of disclosure on ongoing enforcement activity; includes draft and final versions of a memorandum presented to the former Director and related

communications prepared by attorneys in the Office for Supervision and the Legal Division providing legal advice to the former Director regarding the potential disclosure of federal interagency communications by another federal agency; documents contain confidential supervisory information, obtained or created pursuant to an examination of a supervised entity, that reflects Bureau opinions, evaluations, or recommendations, or a supervised entity's responses.

Privileges: Attorney-Client Privilege

Documents Withheld or Redacted: CFPB-NAV-0033200; CFPB-NAV-0033206; CFPB-NAV-0033207; CFPB-NAV-0033211; CFPB-NAV-0033212; CFPB-NAV-0033216; CFPB-NAV-0033218; CFPB-NAV-0033222; CFPB-NAV-0033223; CFPB-NAV-0033227; CFPB-NAV-0033228; CFPB-NAV-0033229; CFPB-NAV-0033233; CFPB-NAV-0033235; CFPB-NAV-0033239; CFPB-NAV-0033240; CFPB-NAV-0033247; CFPB-NAV-0033249; CFPB-NAV-0033255; CFPB-NAV-0033257; CFPB-NAV-0033264; CFPB-NAV-0033266; CFPB-NAV-0033272; CFPB-NAV-0033273; CFPB-NAV-0033275; CFPB-NAV-0033281

## **Category 52**

Description: Confidential communications containing or reflecting the conclusions, opinions, and legal theories of Bureau attorneys and examiners and/or discussion among Bureau attorneys or other representatives regarding strategies and potential options to pursue with respect to Pioneer; communications were created in anticipation of and because of potential litigation against Pioneer.

Privileges: Attorney Work Product Doctrine

Documents Withheld or Redacted: CFPB-NAV-0032039; CFPB-NAV-0032041; CFPB-NAV-0032043; CFPB-NAV-0037005

## **Category 53**

Description: Confidential communications and documents prepared by or shared among Bureau enforcement attorneys or between Bureau enforcement attorneys and other Bureau personnel for the purpose of obtaining, formulating, or providing legal advice regarding potential claims against Navient or Pioneer, investigation strategy, potential settlement terms, or a potential enforcement action against Navient or Pioneer, including assisting Bureau enforcement attorneys in providing legal advice regarding such issues; communications and documents were created or selected by Bureau attorneys or other representatives in anticipation of potential litigation against Navient or Pioneer and to aid in potential litigation against Navient or Pioneer and/or reflect mental impressions, legal theories, opinions, or strategies of Bureau attorneys in anticipation of potential litigation against Navient or Pioneer.

Privileges: Attorney-Client Privilege, Attorney Work Product Doctrine

Documents Withheld or Redacted: CFPB-NAV-0027959; CFPB-NAV-0027961; CFPB-NAV-0027963; CFPB-NAV-0027966; CFPB-NAV-0027967; CFPB-NAV-0027968; CFPB-NAV-0027969; CFPB-NAV-0027970; CFPB-NAV-0027981; CFPB-NAV-0028017; CFPB-NAV-0028056; CFPB-NAV-0028284; CFPB-NAV-0028472; CFPB-NAV-0028473; CFPB-NAV-0028480; CFPB-NAV-0028482; CFPB-NAV-0028485; CFPB-NAV-0028489; CFPB-NAV-0028491; CFPB-NAV-0028497; CFPB-NAV-0028519; CFPB-NAV-0028521; CFPB-NAV-0028535; CFPB-NAV-0028537; CFPB-NAV-0028539; CFPB-NAV-0028540; CFPB-NAV-0028542; CFPB-NAV-0028552; CFPB-NAV-0028553; CFPB-NAV-0028554; CFPB-NAV-0028555; CFPB-NAV-0028561; CFPB-NAV-0028562; CFPB-NAV-0028574; CFPB-NAV-0028576; CFPB-NAV-0028577; CFPB-NAV-0028578; CFPB-NAV-0028580; CFPB-NAV-0028588; CFPB-NAV-0028590; CFPB-NAV-0028593; CFPB-NAV-0028596; CFPB-NAV-0028597; CFPB-NAV-0028598; CFPB-NAV-0028599; CFPB-NAV-0028600; CFPB-NAV-0028602; CFPB-NAV-0028603; CFPB-NAV-0028604; CFPB-NAV-0028605; CFPB-NAV-0028606; CFPB-NAV-0028630; CFPB-NAV-0028631; CFPB-NAV-0028632; CFPB-NAV-0028635; CFPB-NAV-0028639; CFPB-NAV-0028641; CFPB-NAV-0028642; CFPB-NAV-0028643; CFPB-NAV-0028644; CFPB-NAV-0028645; CFPB-NAV-0028646; CFPB-NAV-0028647; CFPB-NAV-0028648; CFPB-NAV-0028653; CFPB-NAV-0028654; CFPB-NAV-0028655; CFPB-NAV-0028657; CFPB-NAV-0028658; CFPB-NAV-0028659; CFPB-NAV-0028662; CFPB-NAV-0028663; CFPB-NAV-0028664; CFPB-NAV-0028665; CFPB-NAV-0028669; CFPB-NAV-0028674; CFPB-NAV-0028683; CFPB-NAV-0028706; CFPB-NAV-0028712; CFPB-NAV-0028717; CFPB-NAV-0028724; CFPB-NAV-0028729; CFPB-NAV-0028736; CFPB-NAV-0028743; CFPB-NAV-0028744; CFPB-NAV-0028746; CFPB-NAV-0028748; CFPB-NAV-0028750; CFPB-NAV-0028752; CFPB-NAV-0028753; CFPB-NAV-0028754; CFPB-NAV-0028755; CFPB-NAV-0028757; CFPB-NAV-0028759; CFPB-NAV-0028763; CFPB-NAV-0028765; CFPB-NAV-0028770; CFPB-NAV-0028772; CFPB-NAV-0028773; CFPB-NAV-0028774; CFPB-NAV-0028775; CFPB-NAV-0028776; CFPB-NAV-0028777; CFPB-NAV-0028781; CFPB-NAV-0028792; CFPB-NAV-0028793; CFPB-NAV-0028801; CFPB-NAV-0028802; CFPB-NAV-0028803; CFPB-NAV-0028805; CFPB-NAV-0028807; CFPB-NAV-0028809; CFPB-NAV-0028812; CFPB-NAV-0028821; CFPB-NAV-0028823; CFPB-NAV-0028837; CFPB-NAV-0028840; CFPB-NAV-0028842; CFPB-NAV-0028844; CFPB-NAV-0028847; CFPB-NAV-0028849; CFPB-NAV-0028851; CFPB-NAV-0028853; CFPB-NAV-0028854; CFPB-NAV-0028855; CFPB-NAV-0028856; CFPB-NAV-0028858; CFPB-NAV-0028871; CFPB-NAV-0028872; CFPB-NAV-0028873; CFPB-NAV-0028874; CFPB-NAV-0028884; CFPB-NAV-0028887; CFPB-NAV-0028890; CFPB-NAV-0029011; CFPB-NAV-0029045; CFPB-NAV-0029048; CFPB-NAV-0029049; CFPB-NAV-0029050; CFPB-NAV-0029051; CFPB-NAV-0029070; CFPB-NAV-0029074; CFPB-NAV-0029077; CFPB-NAV-0029078; CFPB-NAV-0029079; CFPB-NAV-0029085; CFPB-NAV-0029088; CFPB-NAV-0029089; CFPB-NAV-0029104; CFPB-NAV-0029108; CFPB-NAV-0029118; CFPB-NAV-0029126; CFPB-NAV-0029128; CFPB-NAV-0029129; CFPB-NAV-0029131; CFPB-NAV-0029132; CFPB-NAV-0029137; CFPB-NAV-0029139; CFPB-NAV-0029163; CFPB-NAV-0029165; CFPB-NAV-0029169; CFPB-NAV-0029176; CFPB-NAV-0029179; CFPB-NAV-0029184; CFPB-NAV-0029203; CFPB-NAV-0029218; CFPB-NAV-0029219; CFPB-NAV-0029220; CFPB-NAV-0029240; CFPB-NAV-0029242; CFPB-NAV-0029244; CFPB-NAV-0029246; CFPB-NAV-0029349; CFPB-NAV-0029351; CFPB-NAV-0029354; CFPB-NAV-0029357; CFPB-NAV-0029360; CFPB-NAV-0029363; CFPB-NAV-

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**Category 54**

**Description:** Confidential communications and documents prepared by or shared among attorneys<sup>4</sup> and other personnel in the Office for Students for the purpose of obtaining or providing legal advice regarding potential claims against Navient or Pioneer, investigation strategy, potential settlement terms, or a potential enforcement action against Navient or Pioneer, including assisting Bureau enforcement attorneys in providing legal advice regarding such issues; communications and documents were created or selected by Bureau attorneys or other representatives in anticipation of potential litigation against Navient or Pioneer and to aid in potential litigation against Navient or Pioneer and/or reflect mental impressions, legal theories, opinions, or strategies of Bureau attorneys in anticipation of potential litigation against Navient or Pioneer.

**Privileges:** Attorney-Client Privilege, Attorney Work Product Doctrine

**Documents Withheld or Redacted:** CFPB-NAV-0028449; CFPB-NAV-0028452; CFPB-NAV-0028473; CFPB-NAV-0028509; CFPB-NAV-0028510; CFPB-NAV-0028513; CFPB-NAV-0028514; CFPB-NAV-0028518; CFPB-NAV-0028519; CFPB-NAV-0028520; CFPB-NAV-0028521; CFPB-NAV-0028524; CFPB-NAV-0028532; CFPB-NAV-0028533; CFPB-NAV-0028534; CFPB-NAV-0028535; CFPB-NAV-0028536; CFPB-NAV-0028537; CFPB-NAV-0028538; CFPB-NAV-0028539; CFPB-NAV-0028552; CFPB-NAV-0028553; CFPB-NAV-0028554; CFPB-NAV-0028578; CFPB-NAV-0028591; CFPB-NAV-0028664; CFPB-NAV-0028722; CFPB-NAV-0028723; CFPB-NAV-0028736; CFPB-NAV-0028739; CFPB-NAV-0028740; CFPB-NAV-0028741; CFPB-NAV-0028742; CFPB-NAV-0028750; CFPB-NAV-0028793; CFPB-NAV-0028804; CFPB-NAV-0028805; CFPB-NAV-0028806; CFPB-NAV-0028807; CFPB-NAV-0028808; CFPB-NAV-0028809; CFPB-NAV-0028810; CFPB-NAV-0028812; CFPB-NAV-0028819; CFPB-NAV-0028820; CFPB-NAV-0028826; CFPB-NAV-0028827; CFPB-NAV-0028828; CFPB-NAV-0028829; CFPB-NAV-0028830; CFPB-NAV-0028831; CFPB-NAV-0028832; CFPB-NAV-0028833; CFPB-NAV-0028834; CFPB-NAV-0028835; CFPB-NAV-0028836; CFPB-NAV-0028837; CFPB-NAV-0028843; CFPB-NAV-0028844; CFPB-NAV-0028845; CFPB-NAV-0028846; CFPB-NAV-0028847; CFPB-NAV-0028848; CFPB-NAV-0028849; CFPB-NAV-0028850; CFPB-NAV-0028851; CFPB-NAV-0028852; CFPB-NAV-0028853; CFPB-NAV-0028929; CFPB-NAV-0029538; CFPB-NAV-0029682; CFPB-NAV-0029684; CFPB-NAV-0029685; CFPB-NAV-0029686; CFPB-NAV-0029698; CFPB-NAV-0029699; CFPB-NAV-0029700; CFPB-NAV-0029701; CFPB-NAV-0029827; CFPB-NAV-0029829; CFPB-NAV-0029830; CFPB-NAV-0029861; CFPB-NAV-0030083; CFPB-NAV-0030084; CFPB-NAV-0030359; CFPB-NAV-0030361; CFPB-NAV-0030362; CFPB-NAV-0030366; CFPB-NAV-0030370; CFPB-NAV-0030857; CFPB-NAV-0030949; CFPB-NAV-0030952; CFPB-NAV-0030959; CFPB-NAV-0031430; CFPB-NAV-0031432; CFPB-NAV-0031459; CFPB-NAV-0031461; CFPB-NAV-0031511; CFPB-NAV-0031513; CFPB-NAV-0033046; CFPB-NAV-0033049; CFPB-NAV-0033052; CFPB-NAV-0033056; CFPB-NAV-0033060; CFPB-NAV-0033063; CFPB-NAV-0033067; CFPB-NAV-0033072; CFPB-NAV-0033073; CFPB-NAV-0033074; CFPB-NAV-0033075; CFPB-NAV-

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<sup>4</sup> The following employees in the Office for Students are barred as licensed attorneys: Seth Frotman, Mike Pierce, Bonnie Latreille.

0033076; CFPB-NAV-0033079; CFPB-NAV-0033138; CFPB-NAV-0033140; CFPB-NAV-0033141; CFPB-NAV-0033146; CFPB-NAV-0033150; CFPB-NAV-0033174; CFPB-NAV-0033535; CFPB-NAV-0033536; CFPB-NAV-0033537; CFPB-NAV-0033538; CFPB-NAV-0033591; CFPB-NAV-0033592

### **Category 55**

Description: Confidential communications and documents prepared by or shared among attorneys in the Office for Students and other Bureau personnel for the purpose of assisting Bureau enforcement attorneys in formulating and providing legal advice regarding the drafting of potential settlement terms in the Navient investigation; communications and documents were created in anticipation of potential litigation against Navient and to aid in potential litigation against Navient and reflect mental impressions, legal theories, opinions, or strategies of Bureau attorneys in anticipation of potential litigation against Navient or Pioneer.

Privileges: Attorney-Client Privilege, Attorney Work Product Doctrine

Documents Withheld or Redacted: CFPB-NAV-0028813; CFPB-NAV-0028814; CFPB-NAV-0028815; CFPB-NAV-0028816; CFPB-NAV-0031509; CFPB-NAV-0033717; CFPB-NAV-0033719; CFPB-NAV-0037498; CFPB-NAV-0037500; CFPB-NAV-0039054; CFPB-NAV-0039055; CFPB-NAV-0039056; CFPB-NAV-0039058; CFPB-NAV-0040081; CFPB-NAV-0040082

### **Category 56**

Description: Confidential communications and documents prepared by or shared among attorneys and other personnel in the Office for Research, Markets, and Regulations for the purpose of formulating or providing legal advice to the Bureau regarding potential claims against Navient or Pioneer, investigation strategy, potential settlement terms, or a potential enforcement action against Navient or Pioneer, including assisting Bureau enforcement attorneys in providing legal advice regarding such issues; communications and documents were created or selected by Bureau attorneys or other representatives in anticipation of potential litigation against Navient or Pioneer and to aid in potential litigation against Navient or Pioneer and/or reflect mental impressions, legal theories, opinions, or strategies of Bureau attorneys in anticipation of potential litigation against Navient or Pioneer.

Privileges: Attorney-Client Privilege, Attorney Work Product Doctrine

Documents Withheld or Redacted: CFPB-NAV-0027971; CFPB-NAV-0027973; CFPB-NAV-0028046; CFPB-NAV-0028056; CFPB-NAV-0028092; CFPB-NAV-0028161; CFPB-NAV-0028163; CFPB-NAV-0028165; CFPB-NAV-0038980; CFPB-NAV-0039059; CFPB-NAV-0039065; CFPB-NAV-0039066; CFPB-NAV-0040640; CFPB-NAV-0040642; CFPB-NAV-0040643; CFPB-NAV-0040646; CFPB-NAV-0040651

## **Category 57**

**Description:** Confidential communications and documents prepared by or shared among attorneys in the Office of Supervision Policy for the purpose of formulating or providing legal advice regarding potential claims against Navient or Pioneer, investigation strategy, potential settlement terms, or a potential enforcement action against Navient or Pioneer, including assisting Bureau enforcement attorneys in providing legal advice regarding such issues; communications and documents were created or selected by Bureau attorneys or other Bureau representatives in anticipation of potential litigation against Navient or Pioneer and to aid in potential litigation against Navient or Pioneer and/or reflect mental impressions, legal theories, opinions, or strategies of Bureau attorneys in anticipation of potential litigation against Navient or Pioneer.

**Privileges:** Attorney-Client Privilege, Attorney Work Product Doctrine

**Documents Withheld or Redacted:** CFPB-NAV-0033129; CFPB-NAV-0033130; CFPB-NAV-0033131; CFPB-NAV-0033132; CFPB-NAV-0033133; CFPB-NAV-0033598; CFPB-NAV-0033606; CFPB-NAV-0033608; CFPB-NAV-0033612; CFPB-NAV-0033613; CFPB-NAV-0033622; CFPB-NAV-0033624; CFPB-NAV-0033625; CFPB-NAV-0033626; CFPB-NAV-0033627; CFPB-NAV-0033628; CFPB-NAV-0033629; CFPB-NAV-0033632; CFPB-NAV-0033633; CFPB-NAV-0033634; CFPB-NAV-0033636; CFPB-NAV-0033649; CFPB-NAV-0033664; CFPB-NAV-0033687; CFPB-NAV-0033688; CFPB-NAV-0039818

## **Category 58**

**Description:** Confidential communications and documents exchanged between Bureau attorneys and attorneys from the Department of Education for the purpose of assisting Bureau enforcement attorneys in formulating or providing legal advice to the Bureau regarding its potential claims against Navient investigation strategy, settlement strategy, or a potential enforcement action or other legal action against Navient; communications and documents were created in anticipation of potential litigation against Navient or Pioneer and to aid in potential litigation against Navient or Pioneer; communications and documents reflect sharing of information relating to and in furtherance of common interests relating to Navient.

**Privileges:** Attorney-Client Privilege, Attorney Work Product Doctrine, Common Interest Doctrine

**Documents Withheld or Redacted:** CFPB-NAV-0029009; CFPB-NAV-0029011; CFPB-NAV-0033283; CFPB-NAV-0033286; CFPB-NAV-0037049; CFPB-NAV-0037052; CFPB-NAV-0037056; CFPB-NAV-0037062; CFPB-NAV-0037064; CFPB-NAV-0037199; CFPB-NAV-0037203; CFPB-NAV-0037207; CFPB-NAV-0037211; CFPB-NAV-0037215; CFPB-NAV-0037720; CFPB-NAV-0037724

## **Category 59**

**Description:** Confidential communications prepared by or shared among Bureau enforcement attorneys and/or other Bureau personnel relating to communications between the Bureau and the Department of Education regarding the Bureau's investigation of Navient, for the purpose of formulating or providing legal advice to the Bureau regarding potential claims against Navient, investigation strategy, potential settlement terms, or a potential enforcement action against Navient; communications and documents were created or selected by Bureau attorneys or other Bureau representatives in anticipation of potential litigation against Navient and to aid in potential litigation against Navient and/or reflect mental impressions, legal theories, opinions, or strategies of Bureau attorneys in anticipation of potential litigation against Navient.

**Privileges:** Attorney-Client Privilege, Attorney Work Product Doctrine

**Documents Withheld or Redacted:** CFPB-NAV-0028750; CFPB-NAV-0028752; CFPB-NAV-0028793; CFPB-NAV-0030085; CFPB-NAV-0031638; CFPB-NAV-0033283; CFPB-NAV-0033286; CFPB-NAV-0033727; CFPB-NAV-0033770; CFPB-NAV-0033772; CFPB-NAV-0033773; CFPB-NAV-0033774; CFPB-NAV-0037049; CFPB-NAV-0037052; CFPB-NAV-0037056; CFPB-NAV-0037062; CFPB-NAV-0037077; CFPB-NAV-0037199; CFPB-NAV-0037203; CFPB-NAV-0037207; CFPB-NAV-0037211; CFPB-NAV-0037215; CFPB-NAV-0037286; CFPB-NAV-0037640; CFPB-NAV-0037720

## **Category 60**

**Description:** Confidential communications and documents exchanged between Bureau enforcement attorneys and/or other Bureau personnel and attorneys from state Attorneys General offices participating in the multistate investigations of Navient or Pioneer for the purpose of formulating or providing legal advice to their respective agencies regarding potential claims against Navient or Pioneer, investigation strategy, potential settlement terms, or a potential enforcement action against Navient or Pioneer; communications and documents were created or selected by Bureau attorneys or attorneys in state Attorneys General offices in anticipation of potential litigation against Navient or Pioneer and to aid in potential litigation against Navient or Pioneer and/or reflect their mental impressions, legal theories, opinions, or strategies in anticipation of potential litigation against Navient or Pioneer; communications and documents reflect sharing of information relating to and in furtherance of common interests relating to Navient or Pioneer.

**Privileges:** Attorney-Client Privilege, Attorney Work Product Doctrine, Common Interest Doctrine

**Documents Withheld or Redacted:** CFPB-NAV-0028056; CFPB-NAV-0028282; CFPB-NAV-0028283; CFPB-NAV-0028492; CFPB-NAV-0028555; CFPB-NAV-0028574; CFPB-NAV-0028576; CFPB-NAV-0028577; CFPB-NAV-0028578; CFPB-NAV-0028580; CFPB-NAV-

0028588; CFPB-NAV-0028590; CFPB-NAV-0028642; CFPB-NAV-0028643; CFPB-NAV-0028644; CFPB-NAV-0028645; CFPB-NAV-0028646; CFPB-NAV-0028647; CFPB-NAV-0028648; CFPB-NAV-0028653; CFPB-NAV-0028654; CFPB-NAV-0028655; CFPB-NAV-0028657; CFPB-NAV-0028658; CFPB-NAV-0028659; CFPB-NAV-0028662; CFPB-NAV-0028665; CFPB-NAV-0028669; CFPB-NAV-0028674; CFPB-NAV-0028675; CFPB-NAV-0028688; CFPB-NAV-0028713; CFPB-NAV-0028714; CFPB-NAV-0028724; CFPB-NAV-0028729; CFPB-NAV-0028760; CFPB-NAV-0028762; CFPB-NAV-0028763; CFPB-NAV-0028765; CFPB-NAV-0028767; CFPB-NAV-0028769; CFPB-NAV-0028789; CFPB-NAV-0028792; CFPB-NAV-0028799; CFPB-NAV-0028801; CFPB-NAV-0028838; CFPB-NAV-0028856; CFPB-NAV-0028858; CFPB-NAV-0028868; CFPB-NAV-0028871; CFPB-NAV-0028874; CFPB-NAV-0028890; CFPB-NAV-0029087; CFPB-NAV-0029088; CFPB-NAV-0029089; CFPB-NAV-0029090; CFPB-NAV-0029212; CFPB-NAV-0029215; CFPB-NAV-0029217; CFPB-NAV-0029218; CFPB-NAV-0029219; CFPB-NAV-0029225; CFPB-NAV-0029247; CFPB-NAV-0029254; CFPB-NAV-0029342; CFPB-NAV-0029348; CFPB-NAV-0029499; CFPB-NAV-0029500; CFPB-NAV-0029501; CFPB-NAV-0029502; CFPB-NAV-0029503; CFPB-NAV-0029504; CFPB-NAV-0029506; CFPB-NAV-0029534; CFPB-NAV-0029535; CFPB-NAV-0029538; CFPB-NAV-0029594; CFPB-NAV-0029676; CFPB-NAV-0029678; CFPB-NAV-0029679; CFPB-NAV-0029681; CFPB-NAV-0029715; CFPB-NAV-0029716; CFPB-NAV-0029718; CFPB-NAV-0029720; CFPB-NAV-0029730; CFPB-NAV-0030834; CFPB-NAV-0030835; CFPB-NAV-0030836; CFPB-NAV-0030837; CFPB-NAV-0030838; CFPB-NAV-0030839; CFPB-NAV-0031438; CFPB-NAV-0031440; CFPB-NAV-0031443; CFPB-NAV-0031447; CFPB-NAV-0031562; CFPB-NAV-0031565; CFPB-NAV-0032843; CFPB-NAV-0032846; CFPB-NAV-0032847; CFPB-NAV-0032848; CFPB-NAV-0032849; CFPB-NAV-0032850; CFPB-NAV-0032851; CFPB-NAV-0032853; CFPB-NAV-0032854; CFPB-NAV-0033566; CFPB-NAV-0033567; CFPB-NAV-0033568; CFPB-NAV-0033580; CFPB-NAV-0033583; CFPB-NAV-0033586; CFPB-NAV-0033588; CFPB-NAV-0033593; CFPB-NAV-0037040; CFPB-NAV-0037041; CFPB-NAV-0037042; CFPB-NAV-0037043; CFPB-NAV-0037044; CFPB-NAV-0037045; CFPB-NAV-0037222; CFPB-NAV-0037224; CFPB-NAV-0037225; CFPB-NAV-0037226; CFPB-NAV-0037227; CFPB-NAV-0037228; CFPB-NAV-0037229; CFPB-NAV-0037230; CFPB-NAV-0037265; CFPB-NAV-0037306; CFPB-NAV-0037316; CFPB-NAV-0037335; CFPB-NAV-0037336; CFPB-NAV-0037337; CFPB-NAV-0037339; CFPB-NAV-0037342; CFPB-NAV-0037365; CFPB-NAV-0037370; CFPB-NAV-0037375; CFPB-NAV-0037376; CFPB-NAV-0037382; CFPB-NAV-0037383; CFPB-NAV-0037391; CFPB-NAV-0037410; CFPB-NAV-0037412; CFPB-NAV-0037425; CFPB-NAV-0037426; CFPB-NAV-0037427; CFPB-NAV-0037428; CFPB-NAV-0037429; CFPB-NAV-0037430; CFPB-NAV-0037431; CFPB-NAV-0037435; CFPB-NAV-0037438; CFPB-NAV-0037439; CFPB-NAV-0037440; CFPB-NAV-0037441; CFPB-NAV-0037444; CFPB-NAV-0037445; CFPB-NAV-0037447; CFPB-NAV-0037448; CFPB-NAV-0037450; CFPB-NAV-0037451; CFPB-NAV-0037454; CFPB-NAV-0037456; CFPB-NAV-0037457; CFPB-NAV-0037460; CFPB-NAV-0037462; CFPB-NAV-0037463; CFPB-NAV-0037466; CFPB-NAV-0037472; CFPB-NAV-0037473; CFPB-NAV-0037474; CFPB-NAV-0037475; CFPB-NAV-0037479; CFPB-NAV-0037480; CFPB-NAV-0037484; CFPB-NAV-0037487; CFPB-NAV-0037496; CFPB-NAV-0037497; CFPB-NAV-0037501; CFPB-NAV-0037503; CFPB-NAV-0037504; CFPB-NAV-0037506; CFPB-NAV-0037510; CFPB-NAV-0037514; CFPB-NAV-0037515; CFPB-NAV-0037516; CFPB-NAV-0037529; CFPB-NAV-

0037541; CFPB-NAV-0037678; CFPB-NAV-0037682; CFPB-NAV-0037689; CFPB-NAV-0037748; CFPB-NAV-0037750; CFPB-NAV-0037751; CFPB-NAV-0037754; CFPB-NAV-0037755; CFPB-NAV-0037756; CFPB-NAV-0037757; CFPB-NAV-0037765; CFPB-NAV-0037768; CFPB-NAV-0037769; CFPB-NAV-0037773; CFPB-NAV-0037774; CFPB-NAV-0037777; CFPB-NAV-0037778; CFPB-NAV-0037785; CFPB-NAV-0037786; CFPB-NAV-0037793; CFPB-NAV-0037794; CFPB-NAV-0037799; CFPB-NAV-0037800; CFPB-NAV-0037808; CFPB-NAV-0037809; CFPB-NAV-0037814; CFPB-NAV-0037821; CFPB-NAV-0037829; CFPB-NAV-0037837; CFPB-NAV-0037845; CFPB-NAV-0037849; CFPB-NAV-0037850; CFPB-NAV-0037855; CFPB-NAV-0037857; CFPB-NAV-0037858; CFPB-NAV-0037867; CFPB-NAV-0037885; CFPB-NAV-0037886; CFPB-NAV-0037887; CFPB-NAV-0037890; CFPB-NAV-0037897; CFPB-NAV-0037903; CFPB-NAV-0037911; CFPB-NAV-0037934; CFPB-NAV-0037935; CFPB-NAV-0037959; CFPB-NAV-0038059; CFPB-NAV-0038064; CFPB-NAV-0038071; CFPB-NAV-0038086; CFPB-NAV-0038089; CFPB-NAV-0038090; CFPB-NAV-0038094; CFPB-NAV-0038095; CFPB-NAV-0038099; CFPB-NAV-0038102; CFPB-NAV-0038103; CFPB-NAV-0038104; CFPB-NAV-0038116; CFPB-NAV-0038121; CFPB-NAV-0038124; CFPB-NAV-0040079; CFPB-NAV-0040080

## **Category 61**

**Description:** Confidential communications prepared by or shared among Bureau enforcement attorneys and/or other Bureau personnel relating to communications between the Bureau and state Attorneys General offices participating in the multistate investigations of Navient or Pioneer regarding either of their respective investigations of Navient or Pioneer or either of their respective potential enforcement actions against Navient or Pioneer, for the purpose of assisting Bureau enforcement attorneys in formulating or providing legal advice to the Bureau regarding potential claims against Navient or Pioneer, investigation strategy, potential settlement terms, or a potential enforcement action against Navient or Pioneer, including assisting Bureau enforcement attorneys in providing legal advice regarding such issues; communications and documents were created or selected by Bureau attorneys or other Bureau representatives in anticipation of potential litigation against Navient or Pioneer and to aid in potential litigation against Navient or Pioneer and/or reflect mental impressions, legal theories, opinions, or strategies of Bureau attorneys in anticipation of potential litigation against Navient or Pioneer.

**Privileges:** Attorney-Client Privilege, Attorney Work Product Doctrine

**Documents Withheld or Redacted:** CFPB-NAV-0028017; CFPB-NAV-0028485; CFPB-NAV-0028489; CFPB-NAV-0028491; CFPB-NAV-0028555; CFPB-NAV-0028574; CFPB-NAV-0028576; CFPB-NAV-0028577; CFPB-NAV-0028580; CFPB-NAV-0028588; CFPB-NAV-0028590; CFPB-NAV-0028632; CFPB-NAV-0028635; CFPB-NAV-0028639; CFPB-NAV-0028641; CFPB-NAV-0028642; CFPB-NAV-0028643; CFPB-NAV-0028644; CFPB-NAV-0028645; CFPB-NAV-0028646; CFPB-NAV-0028647; CFPB-NAV-0028648; CFPB-NAV-0028653; CFPB-NAV-0028654; CFPB-NAV-0028655; CFPB-NAV-0028657; CFPB-NAV-0028658; CFPB-NAV-0028659; CFPB-NAV-0028662; CFPB-NAV-0028663; CFPB-NAV-0028664; CFPB-NAV-0028665; CFPB-NAV-0028669; CFPB-NAV-0028674; CFPB-NAV-

0028683; CFPB-NAV-0028724; CFPB-NAV-0028729; CFPB-NAV-0028763; CFPB-NAV-0028765; CFPB-NAV-0028856; CFPB-NAV-0028874; CFPB-NAV-0028890; CFPB-NAV-0029176; CFPB-NAV-0029179; CFPB-NAV-0029184; CFPB-NAV-0029203; CFPB-NAV-0029244; CFPB-NAV-0029246; CFPB-NAV-0029408; CFPB-NAV-0029410; CFPB-NAV-0029412; CFPB-NAV-0029414; CFPB-NAV-0029506; CFPB-NAV-0029534; CFPB-NAV-0029594; CFPB-NAV-0029652; CFPB-NAV-0029655; CFPB-NAV-0029676; CFPB-NAV-0029678; CFPB-NAV-0029679; CFPB-NAV-0029681; CFPB-NAV-0029721; CFPB-NAV-0029723; CFPB-NAV-0029724; CFPB-NAV-0029725; CFPB-NAV-0031539; CFPB-NAV-0033539; CFPB-NAV-0033541; CFPB-NAV-0033566; CFPB-NAV-0033567; CFPB-NAV-0033568; CFPB-NAV-0037083; CFPB-NAV-0037306; CFPB-NAV-0037317; CFPB-NAV-0037321; CFPB-NAV-0037322; CFPB-NAV-0037323; CFPB-NAV-0037326; CFPB-NAV-0037329; CFPB-NAV-0037339; CFPB-NAV-0037342; CFPB-NAV-0037365; CFPB-NAV-0037399; CFPB-NAV-0037682; CFPB-NAV-0037751; CFPB-NAV-0037851; CFPB-NAV-0037890; CFPB-NAV-0037897; CFPB-NAV-0037903; CFPB-NAV-0038100; CFPB-NAV-0038111; CFPB-NAV-0038114; CFPB-NAV-0038115; CFPB-NAV-0038118; CFPB-NAV-0040083; CFPB-NAV-0040085

## **Category 62**

Description: Confidential communications and documents prepared by or shared among Bureau enforcement attorneys and the Associate Director of the Division of Supervision, Enforcement, and Fair Lending for the purpose of obtaining, formulating, or providing legal advice regarding potential claims against Navient or Pioneer, investigation strategy, potential settlement terms, or a potential enforcement action against Navient or Pioneer; communications and documents were created in anticipation of potential litigation against Defendants and to aid in potential litigation against Defendants and/or reflect mental impressions, legal theories, opinions, or strategies of Bureau attorneys in anticipation of potential litigation against Defendants.

Privileges: Attorney-Client Privilege, Attorney Work Product Doctrine

Documents Withheld or Redacted: CFPB-NAV-0028447; CFPB-NAV-0030531; CFPB-NAV-0030533; CFPB-NAV-0030534; CFPB-NAV-0030535; CFPB-NAV-0040485; CFPB-NAV-0040486; CFPB-NAV-0040517; CFPB-NAV-0040519; CFPB-NAV-0040520; CFPB-NAV-0040521; CFPB-NAV-0040522; CFPB-NAV-0040523; CFPB-NAV-0040524; CFPB-NAV-0040525; CFPB-NAV-0040526; CFPB-NAV-0040527; CFPB-NAV-0040528; CFPB-NAV-0040529; CFPB-NAV-0040530

## **Category 63**

Confidential communications and documents prepared by or shared among attorneys in the Legal Division for the purpose of formulating or providing legal advice to the Bureau regarding potential claims against Defendants, the drafting of the complaint against Defendants, and



potential conduct provisions; communications and documents were created by Bureau attorneys in anticipation of potential litigation against Defendants and because of potential litigation.

Privileges: Attorney-Client Privilege, Attorney Work Product Doctrine

Documents Withheld or Redacted: CFPB-NAV-0039950; CFPB-NAV-0039951; CFPB-NAV-0039952; CFPB-NAV-0039956; CFPB-NAV-0040004; CFPB-NAV-0040005

## **Category 64**

Description: Confidential communications between attorneys in the Legal Division and attorneys in the Office of Enforcement reflecting requests for and provision of legal advice regarding the Bureau's response to a request for information from the Government Accountability Office; reflects mental impressions or legal theories of attorneys in the Office of Enforcement regarding various matters in anticipation or in connection with litigation.

Privileges: Attorney-Client Privilege, Attorney Work Product Doctrine

Documents Withheld or Redacted: CFPB-NAV-0031465, CFPB-NAV-0031466, CFPB-NAV-0031471, CFPB-NAV-0031472, CFPB-NAV-0031478, CFPB-NAV-0031481, CFPB-NAV-0031483, CFPB-NAV-0031489

## **Category 65**

Description: Confidential communications between Bureau enforcement attorney and personnel in the Office of Supervision for the purpose of providing legal advice regarding potential investigations of entities.

Privileges: Attorney-Client Privilege

Documents Withheld or Redacted: CFPB-NAV-0030099

## **Category 66**

Description: Portion of a confidential Bureau document reflecting a communication to attorneys in the Office of Enforcement regarding an option for the Office of Enforcement to pursue in its investigation of Sallie Mae; document was created in anticipation of potential litigation against Sallie Mae and because of potential litigation against Sallie Mae.

Privileges: Attorney Work Product Doctrine

Documents Withheld or Redacted: CFPB-NAV-0028045; CFPB-NAV-0028068; CFPB-NAV-0028551; CFPB-NAV-0028788; CFPB-NAV-0028867; CFPB-NAV-0029061; CFPB-NAV-0029695; CFPB-NAV-0029710; CFPB-NAV-0030510; CFPB-NAV-0032680; CFPB-NAV-

0033741; CFPB-NAV-0037557; CFPB-NAV-0038186; CFPB-NAV-0038294; CFPB-NAV-0039966; CFPB-NAV-0040232; CFPB-NAV-0040469; CFPB-NAV-0040542

### **Category 67**

Description: Portion of a confidential Bureau document reflecting a communication to attorneys in the Office of Enforcement regarding an option for the Office of Enforcement to pursue in its investigation of Pioneer; document was created in anticipation of potential litigation against Pioneer and because of potential litigation against Pioneer.

Privileges: Attorney Work Product Doctrine

Documents Withheld or Redacted: CFPB-NAV-0028034; CFPB-NAV-0029875; CFPB-NAV-0030070; CFPB-NAV-0030288; CFPB-NAV-0030478; CFPB-NAV-0030486; CFPB-NAV-0030513; CFPB-NAV-0031521; CFPB-NAV-0037345; CFPB-NAV-0038189; CFPB-NAV-0039995; CFPB-NAV-0040304; CFPB-NAV-0040315; CFPB-NAV-0040514

### **Category 68**

Description: Confidential January 5, 2017 memorandum from former Director Richard Cordray to the former Director of Enforcement reflecting options for the Office of Enforcement to pursue in a potential enforcement action against Defendants, and related communications; communications and documents were created in anticipation of potential litigation against Defendants and because of potential litigation against Defendants; communications and documents reflects legal advice from Bureau enforcement attorneys to former Director Cordray regarding potential options to pursue in a potential enforcement action against Defendants.

Privileges: Attorney-Client Privilege, Attorney Work Product Doctrine

Documents Withheld or Redacted: CFPB-NAV-0040533; CFPB-NAV-0040535

### **Category 69**

Description: Confidential June 2, 2016 memorandum from former Director Richard Cordray to the former Director of Enforcement reflecting options for the Office of Enforcement to pursue in a potential enforcement action against Navient; document was created in anticipation of potential litigation against Navient and because of potential litigation against Navient; document reflects the provision of legal advice from Bureau enforcement attorneys to former Director Cordray regarding potential options to pursue in a potential enforcement action against Navient.

Privileges: Attorney-Client Privilege, Attorney Work Product Doctrine

Documents Withheld or Redacted: CFPB-NAV-0028033; CFPB-NAV-0029874; CFPB-NAV-0030069; CFPB-NAV-0030287; CFPB-NAV-0030477; CFPB-NAV-0030485; CFPB-NAV-0030512; CFPB-NAV-0031520; CFPB-NAV-0038188; CFPB-NAV-0039994; CFPB-NAV-0040303; CFPB-NAV-0040314; CFPB-NAV-0040513

## **Category 70**

Description: Confidential communications, or portions of communications, prepared by or shared among Bureau enforcement attorneys and other Bureau personnel for the purpose of obtaining, formulating, or providing legal advice regarding the drafting of the complaint against Defendants; communications and documents were created in anticipation of potential litigation against Defendants and to aid in potential litigation against Defendants and/or reflect mental impressions, legal theories, opinions, or strategies of Bureau attorneys in anticipation of potential litigation against Defendants.

Privileges: Attorney-Client Privilege, Attorney Work Product Doctrine

Documents Withheld or Redacted: CFPB-NAV-0031544; CFPB-NAV-0031550; CFPB-NAV-0031556; CFPB-NAV-0038200; CFPB-NAV-0038205